### Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 1 of 70

Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	■ Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

## Official Form 101

# **Voluntary Petition for Individuals Filing for Bankruptcy**

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	t 1: Identify Yourself		
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your full name		
	Write the name that is on your government-issued picture identification (for example, your driver's license or passport).	Diana First name  B. Middle name	First name  Middle name
	Bring your picture identification to your meeting with the trustee.	Kasperek Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.	All other names you have used in the last 8 years	Diana Nemchausky	
	Include your married or maiden names.		
3.	Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx-xx-9565	

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 2 of 70

Case number (if known)

Explain. (See 28 U.S.C. § 1408.)

Debtor 1 Diana B. Kasperek

About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): Any business names and **Employer Identification** Numbers (EIN) you have ■ I have not used any business name or EINs. ☐ I have not used any business name or EINs. used in the last 8 years Include trade names and Business name(s) Business name(s) doing business as names EINs **EINs** Where you live If Debtor 2 lives at a different address: 14541 S. Knox Midlothian, IL 60445 Number, Street, City, State & ZIP Code Number, Street, City, State & ZIP Code Cook County County If your mailing address is different from the one If Debtor 2's mailing address is different from yours, fill it above, fill it in here. Note that the court will send any in here. Note that the court will send any notices to this notices to you at this mailing address. mailing address. Number, P.O. Box, Street, City, State & ZIP Code Number, P.O. Box, Street, City, State & ZIP Code Why you are choosing Check one: Check one: this district to file for bankruptcy Over the last 180 days before filing this petition, I Over the last 180 days before filing this have lived in this district longer than in any other petition, I have lived in this district longer than district. in any other district. I have another reason. I have another reason.

Explain. (See 28 U.S.C. § 1408.)

Entered 07/06/18 10:09:57 Page 3 of 70 Case 18-19023 Doc 1 Filed 07/06/18 Desc Main

Document Case number (if known) Debtor 1 Diana B. Kasperek

Par	t 2: Tell the Court About	our Bar	nkruptcy Ca	ase			
7.	The chapter of the Bankruptcy Code you are				each, see <i>Notice Required by</i> age 1 and check the appropriat	11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy te box.	
	choosing to file under	■ Cha	apter 7				
		☐ Cha	apter 11				
		☐ Cha	apter 12				
		☐ Cha	pter 13				
8.	How you will pay the fee	a o	bout how yo	ou may pay. Typica attorney is submit	ally, if you are paying the fee yo	ck with the clerk's office in your local court for more details burself, you may pay with cash, cashier's check, or money alf, your attorney may pay with a credit card or check with	
				ay the fee in installments. If you choose this option, sign and attach the <i>Application for Individu</i> e in Installments (Official Form 103A).			
			request tha	at my fee be waive	ed (You may request this option	n only if you are filing for Chapter 7. By law, a judge may,	
						our income is less than 150% of the official poverty line fee in installments). If you choose this option, you must fill	
						Official Form 103B) and file it with your petition.	
9.	Have you filed for bankruptcy within the last 8 years?	■ No.					
	•		District		When	Case number	
			District		When	Case number	
			District		When	Case number	
10.	Are any bankruptcy cases pending or being	■ No					
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes.					
			Debtor			Relationship to you	
			District		When	Case number, if known	
			Debtor			Relationship to you	
			District		When	Case number, if known	
11.	Do you rent your	■ No.	Go to	line 12.			
	residence?	☐ Yes.	Has yo	our landlord obtaine	ed an eviction judgment agains	st you?	
				No. Go to line 12			
				Yes. Fill out <i>Initia</i> this bankruptcy p		Judgment Against You (Form 101A) and file it as part of	

Debtor 1	Diana B. Kasperek	Document	Page 4 of 70 Case num	nber (if known)	
				·	•

Par	Report About Any Bu	sinesses `	You Own	as a Sole Proprie	tor	
12.	Are you a sole proprietor of any full- or part-time business?	■ No.	Go to	Part 4.		
		☐ Yes.	Name	Name and location of business		
	A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.		Name	Name of business, if any		
	If you have more than one sole proprietorship, use a separate sheet and attach		Numb	per, Street, City, Sta	te & ZIP Code	
	it to this petition.		Chec	k the appropriate bo	x to describe your business:	
				Health Care Busin	ness (as defined in 11 U.S.C. § 101(27A))	
				Single Asset Real	Estate (as defined in 11 U.S.C. § 101(51B))	
				Stockbroker (as d	efined in 11 U.S.C. § 101(53A))	
				Commodity Broke	er (as defined in 11 U.S.C. § 101(6))	
				None of the above		
13.	Are you filing under Chapter 11 of the Bankruptcy Code and are you a <i>small business</i> <i>debtor?</i>	If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set ap deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, star operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the p in 11 U.S.C. 1116(1)(B).				
	For a definition of small	■ No.	ı am r	not filing under Char	oter 11.	
	business debtor, see 11 U.S.C. § 101(51D).	□ No.	I am f Code		11, but I am NOT a small business debtor according to the definition in the Bankruptcy	
		☐ Yes.	I am f	iling under Chapter	11 and I am a small business debtor according to the definition in the Bankruptcy Code.	
Part	Report if You Own or	Have Any	Hazardo	ous Property or Δn	y Property That Needs Immediate Attention	
	Do you own or have any		- razar ac	ruo i roporty oi rui	y . Topolly That Hoods millionate / Attorneon	
17.	property that poses or is alleged to pose a threat of imminent and identifiable hazard to	■ No. □ Yes.	What is	the hazard?		
	public health or safety? Or do you own any property that needs immediate attention?			diate attention is why is it needed?		
	For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?		Where is	s the property?	Number, Street, City, State & Zip Code	
					runnoer, Street, City, State a Zip Code	

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 5 of 70

Debtor 1 Diana B. Kasperek

Case number (if known)

Part 5:

**Explain Your Efforts to Receive a Briefing About Credit Counseling** 

 Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

#### **About Debtor 1:**

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

☐ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

#### About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Page 6 of 70 Document Case number (if known) Debtor 1 Diana B. Kasperek Part 6: **Answer These Questions for Reporting Purposes** Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an 16. What kind of debts do 16a. individual primarily for a personal, family, or household purpose." you have? No. Go to line 16b. ☐ Yes. Go to line 17. 16b. Are your debts primarily business debts? Business debts are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment. ☐ No. Go to line 16c. Yes. Go to line 17. 16c. State the type of debts you owe that are not consumer debts or business debts 17. Are you filing under I am not filing under Chapter 7. Go to line 18. ■ No. Chapter 7? Do you estimate that I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative Yes. after any exempt expenses are paid that funds will be available to distribute to unsecured creditors? property is excluded and administrative expenses ■ No are paid that funds will ☐ Yes be available for distribution to unsecured creditors? 18. How many Creditors do **1**,000-5,000 **1** 25,001-50,000 1-49 you estimate that you **5001-10,000 5**0,001-100,000 50-99 owe? **1**0,001-25,000 ■ More than 100,000 **1**00-199 **200-999** 19. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your assets to □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion be worth? □ \$100,001 - \$500,000 □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion ■ \$500.001 - \$1 million 20. How much do you □ \$0 - \$50,000 □ \$1,000,001 - \$10 million □ \$500,000,001 - \$1 billion estimate your liabilities □ \$50,001 - \$100,000 □ \$10,000,001 - \$50 million □ \$1,000,000,001 - \$10 billion to be? **\$100,001 - \$500,000** □ \$50,000,001 - \$100 million □ \$10,000,000,001 - \$50 billion □ \$100,000,001 - \$500 million ☐ More than \$50 billion ■ \$500,001 - \$1 million Part 7: Sign Below I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct. For you If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7. If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b). I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571 /s/ Diana B. Kasperek Signature of Debtor 2 Diana B. Kasperek Signature of Debtor 1 Executed on July 6, 2018 Executed on

MM / DD / YYYY

MM / DD / YYYY

Debtor 1 Diana B. Kasperek

Document Page 7 of 70

Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Thomas W. Toolis	Date	July 6, 2018
Signature of Attorney for Debtor		MM / DD / YYYY
Thomas W. Toolis 6270743 Printed name		
Frankfort Law Group		
10075 West Lincoln Highway		
Frankfort, IL 60423		
Number, Street, City, State & ZIP Code		
Contact phone <b>708-349-9333</b>	Email address	twt@jtlawllc.com
6270743 IL		
Bar number & State		

		Document	Page 8 of 70
1	ation to identify your case:		
	Diana B. Kasperek		
	First Name	Middle Name	Last Name
	First Name	Middle Name	Last Name

United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS

Case number (if known)

☐ Check if this is an amended filing

# Official Form 106Sum

Fill in this inforn

Debtor 1

Debtor 2 (Spouse if, filing)

# Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Par	t 1: Summarize Your Assets		
		Your a	ssets of what you own
1.	Schedule A/B: Property (Official Form 106A/B)  1a. Copy line 55, Total real estate, from Schedule A/B	\$	715,907.64
	1b. Copy line 62, Total personal property, from Schedule A/B	\$	48,552.89
	1c. Copy line 63, Total of all property on Schedule A/B	\$	764,460.53
Par	t 2: Summarize Your Liabilities		
			abilities t you owe
2.	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)  2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$	733,142.64
3.	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$	0.00
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$	26,809.99
	Your total liabilities	\$	759,952.63
Par	t 3: Summarize Your Income and Expenses		
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$	4,106.86
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$	4,352.00
Par	t 4: Answer These Questions for Administrative and Statistical Records		
6.	Are you filing for bankruptcy under Chapters 7, 11, or 13?  No. You have nothing to report on this part of the form. Check this box and submit this form to the court with you	our other so	chedules.
7.	■ Yes What kind of debt do you have?		
	Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.	a personal	l, family, or

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

the court with your other schedules.

		Document	Page 9 of 70	
Debtor 1	Diana B. Kasperek		Case number (if known)	

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.	\$

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$	0.00
9d. Student loans. (Copy line 6f.)	\$	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$	0.00
9g. <b>Total.</b> Add lines 9a through 9f.	\$	0.00

	Ca	ase 18-190	23 Doc 1	Filed 07/06/18 Document	B Entered 07/06/1 Page 10 of 70	8 10:09:57	Des	c Main	
Fill i	n this infor	mation to ident	ify your case an		1 446 10 01 10				
Debt	tor 1	Diana B. K	asperek						
	_	First Name	N	fiddle Name	Last Name				
Debt (Spou	tor 2 se, if filing)	First Name	N	fiddle Name	Last Name				
Unite	ed States Ba	ankruptcy Court	for the: NORTH	HERN DISTRICT OF ILLI	INOIS				
Case	e number _				_		[	☐ Check if this is amended filing	an
		orm 106A/	<u>′B</u> Property					12/15	•
n eac fits nore	th category, s best. Be as o space is need	eparately list and complete and accu ded, attach a sepa	describe items. Li urate as possible. Irate sheet to this	ist an asset only once. If a If two married people are fi	n asset fits in more than one c iling together, both are equally ditional pages, write your name on or Have an Interest In	responsible for su	applying c	category where you t orrect information. If	hink
. Do	you own or h	nave any legal or e	equitable interest i	n any residence, building,	land, or similar property?				
	No. Go to Par	t 2.							
	Yes. Where i	s the property?							
1.1				What is the property	y? Check all that apply				
_	14541 S. I			Single-family	home	Do not deduct se	cured clain	ns or exemptions. Put	he
	Street address,	if available, or other	description	Ш .	lti-unit building n or cooperative			ns on Schedule D: s Secured by Property.	
	Midlothia	n IL	60445-000	_	d or mobile home	Current value of entire property?		Current value of the portion you own?	
-	City	State	e ZIP Code	☐ Investment pr	roperty	\$185,00		\$185,000.	00
				☐ Timeshare ☐ Other				ur ownership interest	
					t in the property? Check one	a life estate), if k	nown.		
	Cook			☐ Debtor 1 only ☐ Debtor 2 only		Joint tenant			
-	County				Debtor 2 only				
	•			_	of the debtors and another	Check if thi		nunity property	
				_ /it loast one o	according and another	(SOE MANUCHO			

Other information you wish to add about this item, such as local property identification number:

**Primary Residence** 

Official Form 106A/B Schedule A/B: Property page 1 Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 11 of 70

Debt	or 1 <b>Diana</b>						
	If you own or	have more	than one, list I	nere:			
1.2	_			What is the property? Check all that	t apply		
_	522 W. Adam			☐ Single-family home			aims or exemptions. Put the
	Street address, if av	allable, or other de	escription	Duplex or multi-unit building		amount of any secured cl Creditors Who Have Clair	
				☐ Condominium or cooperative	е	Crouncie Time Traine Claim	cood.ou zy r roporty.
					ne	Current value of the	Current value of the
	Muncie	IN	47305-0000	Land		entire property?	portion you own?
_	City	State	ZIP Code	☐ Investment property		\$530,907.64	\$530,907.64
				☐ Timeshare		Describe the nature of y	our ownership interest
				Other		(such as fee simple, ten	ancy by the entireties, or
				Who has an interest in the proper	rty? Check one	a life estate), if known. Fee Simple	
	Delaware			Debtor 1 only		Tee Simple	
-	County			Debtor 2 only			
	County			☐ Debtor 1 and Debtor 2 only ☐ At least one of the debtors a		☐ Check if this is con	nmunity property
				At least one of the debtors a  Other information you wish to ad		(see instructions)	
				property identification number:	u about this item,	, such as local	
				RECTOR SUITES, LLC			
				·			
2. <b>A</b>							
Part 2  Do you some  3. Ca	ou own, lease, one else drives. ars, vans, truck	or have legal If you lease a		erest in any vehicles, whether the ort it on Schedule G: Executory Coes, motorcycles			vehicles you own that
Part 2  Do you some  3. Ca	ou own, lease, one else drives.  ars, vans, truck  No  Yes  Make: Toy	or have legal If you lease a s, tractors, s	a vehicle, also rep port utility vehicl	es, motorcycles  //ho has an interest in the property? c	ontracts and Une	Do not deduct secured ci	laims or exemptions. Put ed claims on <i>Schedule D:</i>
Part 2 Do you some 3. Ca	ou own, lease, one else drives.  ars, vans, truck  No Yes  Make: Model: Toy	or have legal If you lease a s, tractors, s  rota hlander	a vehicle, also rep port utility vehicl	es, motorcycles  /ho has an interest in the property? Co	ontracts and Une	Do not deduct secured ci the amount of any secure Creditors Who Have Cla	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.
Part 2 Do you some 3. Ca	ou own, lease, one else drives.  ars, vans, truck  No Yes  Make: Toy Model: Hig	or have legal If you lease a s, tractors, s  rota hlander	a vehicle, also rep port utility vehicl  v	es, motorcycles  /ho has an interest in the property? Collector 1 only Debtor 2 only	ontracts and Une	Do not deduct secured ci	laims or exemptions. Put ed claims on <i>Schedule D:</i>
Part 2 Do you some 3. Ca	ou own, lease, one else drives.  ars, vans, truck  No Yes  Make: Toy Model: Hig Year: 201	or have legal If you lease a s, tractors, s  rota hlander 0 leage:	vehicle, also reproperties a vehicle, also reproperties vehicles v	es, motorcycles  /ho has an interest in the property? Co	ontracts and Une	Do not deduct secured of the amount of any secure Creditors Who Have Clar.  Current value of the	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.  Current value of the
Part 2 Do you some 3. Ca	ou own, lease, one else drives.  ars, vans, truck  No Yes  Make: Toy Model: Hig Year: 201 Approximate mi	or have legal If you lease a s, tractors, s  rota hlander 0 leage:	vehicle, also reproperties a vehicle, also reproperties vehicle.	es, motorcycles  //ho has an interest in the property? C Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only	entracts and Une	Do not deduct secured of the amount of any secure Creditors Who Have Clar.  Current value of the	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property. Current value of the portion you own?
Part 2  Do ycc some  3.1  3.1	ou own, lease, one else drives.  ars, vans, truck  No Yes  Make: Toy Model: Hig Year: 201 Approximate mi Other informatic  attercraft, aircra amples: Boats, to Yes  Make: Jay Model: Jay Year: 201	rota hlander  oreage: n:  fft, motor horeages, motor  co  Flight  6	wehicle, also reproperties a vehicle, also reproperties and the second state of the se	es, motorcycles  //ho has an interest in the property? Complete of the property? Complete of the property? Complete of the property? Complete of the property of the property? Complete of the property of t	vehicles, and a motorcycle accomb	Do not deduct secured of the amount of any secure Creditors Who Have Clast Current value of the entire property?  \$9,252.00  Do not deduct secured of the emula property secures the amount of any secure of the amount of any sec	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.  Current value of the portion you own?  \$9,252.00
Part 2  Do you some and a some a some and a some	one else drives.  ars, vans, truck  No Yes  Make: Toy Model: Hig Year: 201 Approximate mi Other informatio  attercraft, aircra amples: Boats, to No Yes  Make: Jay Model: Jay	rota hlander  oreage: n:  fft, motor horeages, motor  co  Flight  6	wehicle, also reproport utility vehicles and the second se	es, motorcycles  //ho has an interest in the property? College Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another (see instructions)  ther recreational vehicles, other traft, fishing vessels, snowmobiles, who has an interest in the property? College Debtor 1 only Debtor 2 only	vehicles, and a motorcycle accomb	Do not deduct secured of the amount of any secure Creditors Who Have Clar.  Current value of the entire property?  \$9,252.00  Do not deduct secured of the amount of any secure Creditors Who Have Clar.  Current value of the	laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.  Current value of the portion you own?  \$9,252.00  laims or exemptions. Put ed claims on Schedule D: ims Secured by Property.  Current value of the

Official Form 106A/B Schedule A/B: Property page 2

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Document Page 12 of 70	Desc Main
Debtor 1 Diana B. Kasperek Case number (if known)	
5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here	\$39,252.00
Part 3: Describe Your Personal and Household Items	
Do you own or have any legal or equitable interest in any of the following items?	Current value of the portion you own? Do not deduct secured claims or exemptions.
6. Household goods and furnishings  Examples: Major appliances, furniture, linens, china, kitchenware  □ No	
Yes. Describe	
Miscellaneous Household	\$650.00
<ul> <li>7. Electronics         <ul> <li>Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music colleging cell phones, cameras, media players, games</li> <li>□ No</li> <li>■ Yes. Describe</li> </ul> </li> </ul>	lections; electronic devices
Miscellaneous Electronics	\$150.00
Innocenanice de Licenseine	
<ul> <li>8. Collectibles of value         Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or other collections, memorabilia, collectibles         ■ No</li></ul>	or baseball card collections;
<ul> <li>9. Equipment for sports and hobbies         Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and musical instruments         ■ No         □ Yes. Describe     </li> </ul>	d kayaks; carpentry tools;
<ul> <li>10. Firearms</li></ul>	
<ul> <li>11. Clothes</li></ul>	
Everyday Apparel	\$300.00
<ul> <li>12. Jewelry         <ul> <li>Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold</li> <li>□ No</li> <li>■ Yes. Describe</li> </ul> </li> </ul>	d, silver
Miscellaneous Jewelry	\$200.00

13. **Non-farm animals** *Examples:* Dogs, cats, birds, horses

■ No

☐ Yes. Describe.....

Debto	r 1 <b>Dian</b> a	B. Kasperek		Document	Page 13 of 70 Case nu	umber (if known)	
14. <b>A</b> n ■ I	y other pers		hold items you d	id not already list, i	including any health aids yo	u did not list	
	Yes. Give sp	ecific informatior	)				
				n Part 3, including a	any entries for pages you ha	ve attached	\$1,300.00
Part 4:	Describe Vo	ur Financial Asset	·c				
				in any of the follow	ving?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	x <i>amples:</i> Mor No			home, in a safe dep	oosit box, and on hand when yo	ou file your petition	
					Cas	sh	\$10.00
E.	inst	ecking, savings, c itutions. If you ha		ccounts; certificates nts with the same in Institution	,	ions, brokerage ho	uses, and other similar
		17.1.	Checking	Chase - 1	1154		\$1,000.00
		17.2.	Savings	Chase			\$250.00
E.	x <i>amples:</i> Bor		cly traded stocks ent accounts with		oney market accounts		
	No Yes		Institution or issu	er name:			
aı —	nd joint vent		interests in inco	rporated and uninc	corporated businesses, inclu	ıding an interest i	in an LLC, partnership,
■ (			n about them me of entity:		% of o	wnership:	
Ν	egotiable inst on-negotiable	ruments include	personal checks, o	cashiers' checks, pro	negotiable instruments omissory notes, and money ore by signing or delivering them.		
ο,	Yes. Give spe	ecific information Iss	about them uer name:				
	xamples: Inte	pension accoun rests in IRA, ERI		), 403(b), thrift savin	gs accounts, or other pension	or profit-sharing pl	ans
	Yes. List each	n account separa Type	tely. of account:	Institution	name:		
Y	our share of a xamples: Agr		ts you have made		ntinue service or use from a co ectric, gas, water), telecommur		es, or others
П,	Yes			Institution	name or individual:		

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 14 of 70 Case number (if known) Debtor 1 Diana B. Kasperek 23. Annuities (A contract for a periodic payment of money to you, either for life or for a number of years) ■ No ☐ Yes..... Issuer name and description. 24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program. 26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1). No Institution name and description. Separately file the records of any interests.11 U.S.C. § 521(c): ☐ Yes..... ■ No ☐ Yes. Give specific information about them... Examples: Internet domain names, websites, proceeds from royalties and licensing agreements ☐ Yes. Give specific information about them...

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit 26. Patents, copyrights, trademarks, trade secrets, and other intellectual property 27. Licenses, franchises, and other general intangibles Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses No ☐ Yes. Give specific information about them... Money or property owed to you? Current value of the portion you own? Do not deduct secured claims or exemptions. 28. Tax refunds owed to you ☐ Yes. Give specific information about them, including whether you already filed the returns and the tax years...... 29. Family support Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement Yes. Give specific information..... \$200.00 per week \$0.00 **Child Support** 30. Other amounts someone owes you Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else ■ No ☐ Yes. Give specific information... 31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

☐ No

Yes. Name the insurance company of each policy and list its value.

Company name:

Beneficiary:

Surrender or refund

value:

W&W

Anthony and Dominic Nemchausky - Sons

\$6,740.89

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died.

■ No

	Case 18-19023	Doc 1	Filed 07/06/18		7/06/18 10:09:57	Desc Main
Debtor 1	Diana B. Kasperek		Document	Page 15 of	Case number (if known)	
☐ Yes	s. Give specific information					
	ns against third parties, who				and for payment	
Exar ■ No	mples: Accidents, employmen	it disputes, ins	surance claims, or right	is to sue		
	s. Describe each claim					
34. <b>Othe</b> No	r contingent and unliquidat	ed claims of	every nature, includii	ng counterclaims	of the debtor and rights t	o set off claims
	s. Describe each claim					
		alaa ada Bar				
35. Any 1	inancial assets you did not	aiready iist				
	s. Give specific information					
	l the dollar value of all of yo Part 4. Write that number he					\$8,000.89
	. a.t ii vviito tilat ilailisoi il	0.0				
Part 5:	Describe Any Business-Related I	Property You O	wn or Have an Interest I	n. List any real estate	e in Part 1.	
37. <b>Do yo</b> u	ı own or have any legal or equita	able interest in	any business-related pro	operty?		
No. 0	Go to Part 6.					
☐ Yes.	Go to line 38.					
Part 6:	Describe Any Farm- and Comme	rcial Fishing-R	elated Property You Owr	or Have an Interest	In.	
	f you own or have an interest in far					
46. <b>Do y</b> o	ou own or have any legal or	equitable in	terest in any farm- or	commercial fishi	ng-related property?	
	o. Go to Part 7.	•	•			
☐ Ye	es. Go to line 47.					
Part 7:	Describe All Property You C	Own or Have an	Interest in That You Did	Not List Above		
53. <b>Do y</b> o	ou have other property of ar	ny kind you d	id not already list?			
Exar	mples: Season tickets, country					
■ No	0.5					
⊔ Yes	s. Give specific information	••••				
54. <b>Add</b>	I the dollar value of all of yo	our entries fro	om Part 7. Write that	number here		\$0.00
Part 8:	List the Totals of Each Part o	f this Form				
55. <b>Par</b>	t 1: Total real estate, line 2					\$715,907.64
	t 2: Total vehicles, line 5			\$39,252.00		Ψ. 10,001101
57. <b>Par</b>	t 3: Total personal and hous	sehold items	, line 15	\$1,300.00		
58. <b>Par</b>	t 4: Total financial assets, li	ne 36	_	\$8,000.89		
	t 5: Total business-related p			\$0.00		
	t 6: Total farm- and fishing-			\$0.00		
61. <b>Par</b>	t 7: Total other property not	l listed, line 5	+	\$0.00		
62. <b>Tot</b>	al personal property. Add lin	nes 56 through	n 61	\$48,552.89	Copy personal property t	otal <b>\$48,552.89</b>
63. <b>Tot</b> a	al of all property on Schedu	ı <b>le A/B</b> . Add li	ne 55 + line 62			\$764.460.53

Official Form 106A/B Schedule A/B: Property page 6

		Doddiile	III I UUC TO OI I	
Fill in this infor	rmation to identify your	case:		
Debtor 1	Diana B. Kaspere	k		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number				
(if known)				

## Official Form 106C

# Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
  - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
  - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Schedule A/B that lists this property	portion you own  Copy the value from Schedule A/B  Amount of the exemption you claim  Check only one box for each exemption.			Opecinic laws that allow exemption
14541 S. Knox Midlothian, IL 60445 Cook County	\$185,000.00	<b>\$15,000.00</b>		735 ILCS 5/12-901
Primary Residence Line from Schedule A/B: 1.1			100% of fair market value, up to any applicable statutory limit	
2010 Toyota Highlander 100,000 miles	\$9,252.00		\$2,400.00	735 ILCS 5/12-1001(c)
Line from Schedule A/B: 3.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous Household Line from Schedule A/B: 6.1	\$650.00		\$650.00	735 ILCS 5/12-1001(b)
Ellic Holli Golleddie A.B. G.1			100% of fair market value, up to any applicable statutory limit	
Miscellaneous Electronics Line from Schedule A/B: 7.1	\$150.00		\$150.00	735 ILCS 5/12-1001(b)
Line noin Schedule A.B. 111			100% of fair market value, up to any applicable statutory limit	
Everyday Apparel Line from Schedule A/B: 11.1	\$300.00		\$300.00	735 ILCS 5/12-1001(a)
LINE HOLL COLLEGIO AVD. 11.1			100% of fair market value, up to any applicable statutory limit	

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 17 of 70

Debtor 1 Diana B. Kasperek

	Sie: Biaria Bi Naoporon			edec number (miniem)	
	Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Am	Specific laws that allow exemption	
		Copy the value from Schedule A/B	Che	eck only one box for each exemption.	
	Miscellaneous Jewelry Line from Schedule A/B: 12.1	\$200.00		\$200.00	735 ILCS 5/12-1001(b)
	Elle Holl Genedale 7/B. 1211			100% of fair market value, up to any applicable statutory limit	
	Cash Line from Schedule A/B: 16.1	\$10.00		\$10.00	735 ILCS 5/12-1001(b)
	Line Holli Schedule A/B. 10.1			100% of fair market value, up to any applicable statutory limit	
	Checking: Chase - 1154 Line from Schedule A/B: 17.1	\$1,000.00		\$1,000.00	735 ILCS 5/12-1001(b)
	Line Irom Scredule A/B. 11.1			100% of fair market value, up to any applicable statutory limit	
	Savings: Chase Line from Schedule A/B: 17.2	\$250.00		\$250.00	735 ILCS 5/12-1001(b)
	Line Irom Scredule A/B. 11.2			100% of fair market value, up to any applicable statutory limit	
	Child Support: \$200.00 per week Line from Schedule A/B: 29.1	\$0.00		\$0.00	735 ILCS 5/12-1001(g)(4)
	Ellie Holli Golicadic A.B. 23.1			100% of fair market value, up to any applicable statutory limit	
	W&W Beneficiary: Anthony and Dominic	\$6,740.89		\$6,740.89	215 ILCS 5/238
	Nemchausky - Sons Line from Schedule A/B: 31.1			100% of fair market value, up to any applicable statutory limit	
3.	Are you claiming a homestead exemption (Subject to adjustment on 4/01/19 and every			filed on or after the date of adjustme	ent.)
	■ No				
	☐ Yes. Did you acquire the property cove	red by the exemption w	ithin 1	,215 days before you filed this case	9?
	□ No				
	□ Yes				

		<u>Document</u> P	age 18 c	of 70		
Fill in this informa	tion to identify yo	our case:				
Debtor 1	Diana B. Kaspe	arak				
Debitor 1	First Name		ast Name			
Debtor 2						
(Spouse if, filing)	First Name	Middle Name La	st Name			
United States Bank	ruptcy Court for the	e: NORTHERN DISTRICT OF ILLING	DIS			
Case number					☐ Check	if this is an
()					_	ed filing
						3
Official Form	106D					
Schedule D	: Creditors	s Who Have Claims Se	cured	by Propert	У	12/15
		If two married people are filing together, bo t, number the entries, and attach it to this fo				
l. Do any creditors ha	ve claims secured by	v vour property?				
	•	this form to the court with your other sci	hedules You	ı have nothing else	to report on this form	
_		•	icadics. Tot	Thave nothing cisc	to report on this form.	
	II of the information	i below.				
Part 1: List All S	Secured Claims			Column A	Column B	Column C
		more than one secured claim, list the creditor sparticular claim, list the other creditors in Part		Amount of claim	Value of collateral	Unsecured
		der according to the creditor's name.	Z. AS IIIUCII	Do not deduct the	that supports this	portion
0.4 DMO Harria		Describe the property that congress the o	loimi	value of collateral.	claim	If any
2.1 BMO Harris Creditor's Name		Describe the property that secures the c		\$45,265.00	\$185,000.00	\$0.00
		Cook County	7443			
Attn: Bankr	untev	Primary Residence				
770 N Water		As of the date you file, the claim is: Check	k all that			
Milwaukee,		apply. ☐ Contingent				
Number, Street, Cit	ty, State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt	? Check one.	Nature of lien. Check all that apply.				
☐ Debtor 1 only		☐ An agreement you made (such as morto	gage or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and Debto	or 2 only	☐ Statutory lien (such as tax lien, mechani	ic's lien)			
At least one of the		☐ Judgment lien from a lawsuit				
☐ Check if this claim community debt	n relates to a	Other (including a right to offset)	cond Mort	gage		
community debt						
	Opened					
	02/08 Last					
Date debt was incurre	Active ed 2/28/18	Last 4 digits of account number	9392			
2.2 First Interne	et Bank Of	Describe the property that secures the c	laim:	\$32,887.00	\$30,000.00	Unknown
Creditor's Name		2016 Jayco Jay Flight			· · · · · · · · · · · · · · · · · · ·	
		As of the date you file, the claim is: Check	k all that			
-	one Crossing	apply.				
Indianapolis		☐ Contingent				
Number, Street, Cr	ty, State & Zip Code	☐ Unliquidated				
Who owes the debt	? Check one	☐ Disputed  Nature of lien. Check all that apply.				
■ Debtor 1 only	222 33.	☐ An agreement you made (such as mortg	gage or secure	ed		
Debtor 1 only  Debtor 2 only		car loan)	,go oi 300016	·•		
Debtor 1 and Debtor	or 2 only	Ctatutary lian (auch as tay lian, machan	iolo lion)			

Official Form 106D

☐ Judgment lien from a lawsuit

 $\hfill \square$  At least one of the debtors and another

# Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 19 of 70

Debtor 1 Diana B. H	Kasperek		Ca	ase number (if know)		
First Name	Middle N	lame Last Name	_			
☐ Check if this claim re community debt	lates to a	Other (including a right to offset)	RV Loan			
Date debt was incurred	Opened 11/15 Last Active 5/11/18	Last 4 digits of account num	ber <u>9494</u>			
2.3 MB Financial I	Bank	Describe the property that secures	the claim:	\$530,907.64	\$530,907.64	\$0.00
Creditor's Name 6111 North Riv Des Plaines, II		522 W. Adams Street Munc 47305 Delaware County RECTOR SUITES, LLC As of the date you file, the claim is:				
Number, Street, City, S		☐ Contingent				
Number, Street, City, S	state & Zip Code	☐ Unliquidated☐ Disputed				
Who owes the debt?	heck one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as	mortgage or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2	only	☐ Statutory lien (such as tax lien, me	chanic's lien)			
☐ At least one of the deb	tors and another	☐ Judgment lien from a lawsuit				
☐ Check if this claim re community debt	lates to a	☐ Other (including a right to offset)				
Date debt was incurred		Last 4 digits of account num	ber <u>0139</u>			
2.4 Wells Fargo H	m Mortaga	Describe the property that secures	the claim:	\$124,083.00	\$185,000.00	\$0.00
Creditor's Name	ili wortgag	14541 S. Knox Midlothian, I		ψ124,003.00	Ψ103,000.00	φυ.υυ
		Cook County	2 00443			
		Primary Residence				
8480 Stagecoa	ach Cir	As of the date you file, the claim is: apply.	Check all that			
Frederick, MD		Contingent				
Number, Street, City, S	State & Zip Code	☐ Unliquidated				
		☐ Disputed				
Who owes the debt?	heck one.	Nature of lien. Check all that apply.				
Debtor 1 only		An agreement you made (such as	mortgage or secure	ed		
Debtor 2 only		car loan)				
Debtor 1 and Debtor 2		Statutory lien (such as tax lien, me	chanic's lien)			
At least one of the deb		☐ Judgment lien from a lawsuit				
Check if this claim re community debt	lates to a	Other (including a right to offset)	First Mortgag	ge		
Date debt was incurred	Opened 08/03 Last Active 5/31/18	Last 4 digits of account num	ber <u>8847</u>			
Add the dollar value of	Vour entries in C	olumn A on this page. Write that numl	her here:	\$733,142.	64	
	-	the dollar value totals from all pages.	Joi Hele.			
Write that number here	•	, ages		\$733,142.	04	

#### Part 2: List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

	Case 10-13023 D	Document		01700/10 10.09	.57 Desi	o Mairi
Fill in this i	nformation to identify your o		T auc z	0 01 70		
Debtor 1						
Debior 1	Diana B. Kasperel	Middle Name	Last Name			
Debtor 2						
(Spouse if, filing	) First Name	Middle Name	Last Name			
United State	es Bankruptcy Court for the:	NORTHERN DISTRICT O	F ILLINOIS			
Case numbe	⊇r					
(if known)					☐ Ch	neck if this is an
					am	nended filing
Official E	orm 106E/F					
		ha Hava Uncasur	ad Claima			12/15
	e E/F: Creditors W te and accurate as possible. Use			ant O for any disease with NONE	DIODITY -I-i	
e Creditors V he Continuati number (if kno	xecutory Contracts and Unexpir Who Have Claims Secured by Pro ion Page to this page. If you have own). ist All of Your PRIORITY Un	perty. If more space is needed no information to report in a	i, copy the Part yo	u need, fill it out, number the	entries in the bo	exes on the left. Attach
	reditors have priority unsecured					
■ No. G	o to Part 2.					
☐ Yes.						
	ist All of Your NONPRIORIT	Y Unsecured Claims				
3. Do any c	reditors have nonpriority unsecu	red claims against you?				
☐ No. Yo	ou have nothing to report in this pa	rt. Submit this form to the court v	vith your other sche	dules.		
Yes.						
claim, list	f your nonpriority unsecured clai the creditor separately for each cla olds a particular claim, list the othe	im. For each claim listed, identif	y what type of claim	it is. Do not list claims already	included in Part 1	If more than one
Cicator II	olas a particular claim, not the othe	r creators in r art o.ii you have r	nore than three non	priority unocoured ciairis iii ou	t the Continuation	Total claim
4.1 <b>Am</b>	erican Honda Finance	Last 4 digits of	account number	5654		\$0.00
Non	oriority Creditor's Name				_	<del></del>
	n: Bankruptcy	When was the	dabt in account d2	Opened 11/10 Last	Active	
	Box 168088 ng, TX 75016	when was the	debt incurred?	6/25/12		
	ber Street City State Zlp Code	As of the date	you file, the claim i	s: Check all that apply		
Who	incurred the debt? Check one.	☐ Contingent				
	Debtor 1 only	☐ Unliquidated				
	Debtor 2 only	☐ Disputed				
	Debtor 1 and Debtor 2 only	·	RIORITY unsecured	d claim:		
	at least one of the debtors and anot	her Student loar	ıs			
	Check if this claim is for a comm e claim subject to offset?	unity debt		ration agreement or divorce that	at you did not	
■ N	lo	☐ Debts to per	sion or profit-sharin	g plans, and other similar debts	S	
ПΥ	'es	Other, Speci	Automobile	е		
		sir opoo	,			

Best Case Bankruptcy

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 21 of 70
Case number (if know)

Debtor	1 Diana B. Kasperek	Case number (if know)				
4.2	Bank of America	Last 4 digits of account number	9867	\$7,202.00		
	Nonpriority Creditor's Name 4909 Savarese Circle FI1-908-01-50 Tampa, FL 33634	When was the debt incurred?	Opened 06/06 Last Active 4/09/18			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	·				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims				
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts			
	☐ Yes	Other Specify Credit Card	<u> </u>			
4.3	Bayview Financial Loan	Last 4 digits of account number	5693	\$0.00		
	Nonpriority Creditor's Name Attn: Bankruptcy Dept		Opened 3/06/08 Last Active			
	4425 Ponce De Leon Blvd. 5th Floor Coral Gables, FL 33146	When was the debt incurred?	8/01/08			
	Number Street City State Zlp Code	As of the date you file, the claim i				
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	☐ Disputed				
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured				
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not			
	No	Debts to pension or profit-sharin	a plans, and other similar debts			
	Yes	_	•			
	☐ Yes	Other. Specify				
4.4	BMO Harris Nonpriority Creditor's Name	Last 4 digits of account number	7303	\$0.00		
	Attn: Bankruptcy 770 N Water St Milwaukee, WI 53202	When was the debt incurred?	Opened 08/05 Last Active 9/02/15			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply			
	Who incurred the debt? Check one.	☐ Contingent				
	■ Debtor 1 only	☐ Unliquidated				
	☐ Debtor 2 only	_				
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecured	d claim:			
	☐ At least one of the debtors and another	☐ Student loans				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not			
	■ No	☐ Debts to pension or profit-sharing plans, and other similar debts				
	Yes	■ Other. Specify Credit Line Secured				
	03	Other. Specify				

Document Page 22 of 70 Debtor 1 Diana B. Kasperek Case number (if know) 4.5 Cap1/bstby Last 4 digits of account number 8836 \$0.00 Nonpriority Creditor's Name Opened 12/21/12 Last Active 50 Northwest Point Road When was the debt incurred? 8/14/15 Elk Grove Village, IL 60007 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No ☐ Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.6 Capital One / Menard \$0.00 Last 4 digits of account number 4469 Nonpriority Creditor's Name Attn: Bankruptcy Opened 02/06 Last Active When was the debt incurred? Po Box 30285 12/15/10 Salt Lake City, UT 84130 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ☐ Yes ■ Other. Specify Charge Account 4.7 **Cardmember Service** Last 4 digits of account number 9334 \$5,175.87 Nonpriority Creditor's Name P.O. Box 1423 When was the debt incurred? **Various** Charlotte, NC 28201-1423 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim:

Official Form 106 E/F

■ No

☐ Yes

☐ Student loans

report as priority claims

 $\square$  Obligations arising out of a separation agreement or divorce that you did not

lacksquare Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify RECTOR SUITES, LLC

☐ At least one of the debtors and another

Is the claim subject to offset?

☐ Check if this claim is for a community debt

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 23 of 70

Debtor 1 Diana B. Kasperek Case number (if know) 4.8 **Chase Auto Finance** Last 4 digits of account number 0206 \$0.00 Nonpriority Creditor's Name **National Bankruptcy Dept** Opened 06/09 Last Active When was the debt incurred? 201 N Central Ave Ms Az1-1191 12/15/10 Phoenix, AZ 85004 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts Other. Specify Automobile ☐ Yes 4.9 **Chase Card Services** Last 4 digits of account number \$0.00 3057 Nonpriority Creditor's Name **Correspondence Dept** Opened 12/20/05 Last Active Po Box 15298 When was the debt incurred? 11/09/11 Wilmington, DE 19850 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Credit Card 4.10 Check Systems, Inc. Last 4 digits of account number \$0.00 Nonpriority Creditor's Name **Attn: Customer Relations** When was the debt incurred? 7805 Hudson Road, Ste 100 Woodbury, MN 55125 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Notice Only

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 24 of 70

Debto	r 1 Diana B. Kasperek		Case number (if know)				
4.11	Citibank/Sears	Last 4 digits of account number	0521	\$2,170.00			
	Nonpriority Creditor's Name Centralized Bankruptcy Po Box 790034 St Louis, MO 63179	When was the debt incurred?	Opened 08/11 Last A 4/27/18	active			
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent ☐ Unliquidated					
	Debtor 2 only	☐ Disputed					
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:				
	☐ At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce tha	tyou did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify Credit Card	I				
4.12	Comcast Nonpriority Creditor's Name	Last 4 digits of account number	6200	\$598.23			
	P.O. Box 7500 Southeastern, PA 19398-7500	When was the debt incurred?	Various				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	☐ Contingent					
	Debtor 1 only	☐ Unliquidated					
	☐ Debtor 2 only	☐ Disputed					
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	l claim:				
	At least one of the debtors and another	☐ Student loans					
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	ration agreement or divorce tha	t you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes	Other. Specify RECTOR S	UITES, LLC				
4.13	Comcast	Last 4 digits of account number	6218	\$243.90			
	Nonpriority Creditor's Name P.O. Box 7500	When was the debt incurred?	Various				
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply				
	Who incurred the debt? Check one.	_	,				
	☐ Debtor 1 only	☐ Contingent					
	☐ Debtor 2 only	☐ Unliquidated					
	☐ Debtor 1 and Debtor 2 only	☐ Disputed					
	At least one of the debtors and another	Type of NONPRIORITY unsecured  ☐ Student loans	ı cıaım:				
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a sepa report as priority claims	ration agreement or divorce tha	t you did not			
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts				
	Yes		UITES, LLC				
	<b>□</b> 169	Other. Specify RECTOR S	OTTES, ELG				

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 25 of 70 Case number (if know)

Debto	r 1 Diana B. Kasperek		Case number (if know)	
4.14	Comenity Bank/Victoria Secret	Last 4 digits of account number	2806	\$0.00
	Nonpriority Creditor's Name Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 45318	When was the debt incurred?	Opened 05/18 Last Active 6/16/18	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	■ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa	ration agreement or divorce that you did not	
	Is the claim subject to offset?	report as priority claims	a plane, and other circular debte	
	■ No	☐ Debts to pension or profit-sharin		
	☐ Yes	Other. Specify Notice Only	y	
4.15	Cook County Department of Revenue	Last 4 digits of account number	8472	Unknown
	Nonpriority Creditor's Name 25766 Network Place Chicago, IL 60673	When was the debt incurred?	12/24/2016	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	☐ At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?		ration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	Other. Specify 2016 Jayco	Jay Flight	
	OtMid-M-iAii			
4.16	County Wide Major Appliance Repair	Last 4 digits of account number		\$98.00
	Nonpriority Creditor's Name 3712 E. Azalea Muncie, IN 47302	When was the debt incurred?	10/03/17	
	Number Street City State Zlp Code	As of the date you file, the claim i	s: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	_	ration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharin	g plans, and other similar debts	
	☐ Yes	■ Other. Specify RECTOR S	UITES, LLC	
		· /		

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 26 of 70 Case number (if know)

Debioi	Dialia B. Kasperek		Case Humber (II know)	
4.17	David Jackson & Son Plumbing	Last 4 digits of account number	<u>t104</u>	\$236.75
	Nonpriority Creditor's Name 1425 W. Kilgore Muncie, IN 47305	When was the debt incurred?	5/11/2018	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.  ☐ Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	_	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	■ Other. Specify RECTOR S	SUITES, LLC	
4.18	David Jackson & Son Plumbing	Last 4 digits of account number	t104	\$0.00
	Nonpriority Creditor's Name 1425 W. Kilgore Muncie. IN 47305	When was the debt incurred?	3/23/2018	
	Number Street City State Zlp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	☐ Contingent		
	☐ Debtor 1 only	☐ Unliquidated		
	☐ Debtor 2 only	☐ Disputed		
	☐ Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	■ No	Debts to pension or profit-sharing	ng plans, and other similar debts	
	Yes	Other. Specify RECTOR S	SUITES, LLC	
4.19	David Jackson & Son Plumbing	Last 4 digits of account number	t205	\$0.00
	Nonpriority Creditor's Name 1425 W. Kilgore Muncie. IN 47305	When was the debt incurred?	1/15/2018	
	Number Street City State Zlp Code  Who incurred the debt? Check one.	As of the date you file, the claim	is: Check all that apply	
	Debtor 1 only	☐ Contingent		
	Debtor 2 only	☐ Unliquidated		
	Debtor 1 and Debtor 2 only	☐ Disputed		
	At least one of the debtors and another  At least one of the debtors and another	Type of NONPRIORITY unsecure	d claim:	
	_	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharing		
	Yes	■ Other. Specify RECTOR S	SUITES, LLC	

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 27 of 70

Debtor 1 Diana B. Kasperek Case number (if know) 4.20 Delk, McNally, LLP Last 4 digits of account number 4246 \$1,538.00 Nonpriority Creditor's Name 211 S. Walnut Street When was the debt incurred? **Various Muncie, IN 47305** As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Attorney Fees ☐ Yes 4.21 EPMG of Illinois, S.C. 5426 \$261.40 Last 4 digits of account number Nonpriority Creditor's Name PO Box 95968 When was the debt incurred? **Various** Oklahoma City, OK 73143-5968 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Medical Other. Specify 4.22 Equifax Information Services, LLC Last 4 digits of account number \$0.00 Nonpriority Creditor's Name P.O. Box 740256 When was the debt incurred? Atlanta, GA 30374-0256 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No

☐ Yes

Other. Specify

**Notice Only** 

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 28 of 70

Debtor 1 Diana B. Kasperek Case number (if know) 4.23 **Experian** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name P.O. Box 9701 When was the debt incurred? Allen, TX 75013-9701 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **Notice Only** Other. Specify 4.24 **Expert Fire Protection** Last 4 digits of account number \$920.39 Nonpriority Creditor's Name P.O. Box 501053 When was the debt incurred? Various Indianapolis, IN 46250 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **RECTOR SUITES, LLC** Other. Specify 4.25 **Glenview State Bank** Last 4 digits of account number \$0.00 5204 Nonpriority Creditor's Name Opened 07/12 Last Active 800 Waukegan Rd When was the debt incurred? 8/31/16 Glenview, IL 60025 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Automobile ☐ Yes

Page 29 of 70 Document Debtor 1 Diana B. Kasperek Case number (if know) 4.26 **GRCRB/Empire** Last 4 digits of account number 3901 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 12/04 Last Active When was the debt incurred? 11/04/05 Po Box 103104 Roswell, GA 30076 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.27 **Indiana American Water** Last 4 digits of account number \$454.76 7332 Nonpriority Creditor's Name P.O. Box 3027 When was the debt incurred? **Various** Milwaukee, WI 53201-3027 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify RECTOR SUITES, LLC ☐ Yes 4.28 **Indiana Michigan Power** Last 4 digits of account number Unknown Nonpriority Creditor's Name PO BOX 371496 When was the debt incurred? Pittsburgh, PA 15250 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not

■ No

☐ Yes

report as priority claims

 $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts

■ Other. Specify RECTOR SUITES, LLC

Is the claim subject to offset?

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 30 of 70

Depto	Diana B. Kasperek		Case number (if know)	
4.29	Jones Locksmiths	Last 4 digits of account number		\$329.14
	Nonpriority Creditor's Name 221 N. Madison Street Muncie. IN 47305	When was the debt incurred?	Various	
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	<u> </u>		
	☐ Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d alaim.	
	At least one of the debtors and another	Student loans	d claim:	
	☐ Check if this claim is for a community debt			
	Is the claim subject to offset?	report as priority claims	aration agreement or divorce that you did not	
	■ No	☐ Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	·	SUITES, LLC	
4.30	Kohls/Capital One	Last 4 digits of account number	2652	\$0.00
	Nonpriority Creditor's Name	· ·		*****
	N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051	When was the debt incurred?	Opened 10/22/09 Last Active 3/30/10	
	Number Street City State ZIp Code	As of the date you file, the claim		
	Who incurred the debt? Check one.	☐ Contingent		
	Debtor 1 only	ŭ		
	Debtor 2 only	☐ Unliquidated		
	☐ Debtor 1 and Debtor 2 only	☐ Disputed  Type of NONPRIORITY unsecure	d alaim.	
	☐ At least one of the debtors and another	Student loans		
	☐ Check if this claim is for a community debt	☐ Obligations arising out of a sepa		
	Is the claim subject to offset?	report as priority claims		
	■ No	Debts to pension or profit-sharing		
	Yes	Other. Specify Charge Ac	count	
4.31	Muncie Sanitary District	Last 4 digits of account number		Unknown
	Nonpriority Creditor's Name 300 N. High Street Muncie, IN 47305	When was the debt incurred?		
	Number Street City State Zlp Code	As of the date you file, the claim	is: Check all that apply	
	Who incurred the debt? Check one.  Debtor 1 only	☐ Contingent		
		☐ Unliquidated		
	Debtor 2 only	☐ Disputed		
	Debtor 1 and Debtor 2 only	Type of NONPRIORITY unsecure	d claim:	
	At least one of the debtors and another	☐ Student loans		
	☐ Check if this claim is for a community debt Is the claim subject to offset?	☐ Obligations arising out of a separeport as priority claims	aration agreement or divorce that you did not	
	No	Debts to pension or profit-sharir	ng plans, and other similar debts	
	Yes	Other. Specify RECTOR S		

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 31 of 70

Debtor 1 Diana B. Kasperek Case number (if know) 4.32 Syncb/Toys "R" Us Last 4 digits of account number 7409 \$2,094.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 11/16 Last Active Po Box 965004 When was the debt incurred? 4/29/18 Orlando, FL 32896 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Credit Card ☐ Yes 4.33 Last 4 digits of account number 0280 \$0.00 Synchrony Bank Nonpriority Creditor's Name Attn: Bankruptcy Opened 01/13 Last Active Po Box 965060 When was the debt incurred? 7/16/15 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.34 Synchrony Bank/ JC Penneys Last 4 digits of account number \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 12/18/05 Last Active Po Box 965060 When was the debt incurred? 6/09/09 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Charge Account ☐ Yes

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 32 of 70

Debtor 1 Diana B. Kasperek Case number (if know) 4.35 Synchrony Bank/Care Credit Last 4 digits of account number 3355 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 4/29/09 Last Active When was the debt incurred? Po Box 965061 9/26/11 Orlando, FL 32896 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Charge Account ☐ Yes 4.36 Synchrony Bank/Walmart Last 4 digits of account number \$0.00 0158 Nonpriority Creditor's Name Attn: Bankruptcy Dept Opened 03/05 Last Active Po Box 965060 When was the debt incurred? 1/12/07 Orlando, FL 32896 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.37 **Target** Last 4 digits of account number \$2,609.00 Nonpriority Creditor's Name **Target Card Services** Opened 05/12 Last Active Mail Stop NCB-0461 When was the debt incurred? 4/27/18 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Credit Card ☐ Yes

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 33 of 70

Debtor 1 Diana B. Kasperek Case number (if know) 4.38 Last 4 digits of account number 2946 \$0.00 Target Nonpriority Creditor's Name Attn: Bankruptcy Dept Target Card Opened 12/07 Last Active When was the debt incurred? Servic 4/20/10 Po Box 9475 Minneapolis, MN 55440 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Credit Card ☐ Yes 4.39 The Cincinnati Insurance Company Last 4 digits of account number 6617 \$1,299.00 Nonpriority Creditor's Name PO Box 145620 When was the debt incurred? **Various** Cincinnati, OH 45250-5620 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims  $\hfill\square$  Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes Other, Specify **RECTOR SUITES, LLC** 4.40 **Toyota Financial Services** Last 4 digits of account number 0001 \$0.00 Nonpriority Creditor's Name Attn: Bankruptcy Opened 12/09 Last Active Po Box 8026 When was the debt incurred? 9/02/14 Cedar Rapids, IA 52409 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. □ Contingent ■ Debtor 1 only ☐ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No Other. Specify Automobile ☐ Yes

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 34 of 70

Debtor 1 Diana B. Kasperek Case number (if know) 4.41 **TransUnion Consumer Solutions** Last 4 digits of account number \$0.00 Nonpriority Creditor's Name P.O. Box 2000 When was the debt incurred? Chester, PA 19022-2002 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent ■ Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Notice Only ☐ Yes 4.42 **Vectren Energy Delivery** Last 4 digits of account number Unknown Nonpriority Creditor's Name When was the debt incurred? P.O. Box 6248 Indianapolis, IN 46206-6250 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only □ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes **RECTOR SUITES, LLC** Other. Specify 4.43 W. Lowe's Heating/Cooling Last 4 digits of account number \$375.00 3592 Nonpriority Creditor's Name 5455 S. County Road 475 E. When was the debt incurred? 07/15/2017 Selma, IN 47383 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify RECTOR SUITES, LLC ☐ Yes

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 35 of 70

Debtor 1 Diana B. Kasperek Case number (if know) 4.44 **Waste Management** Last 4 digits of account number 3004 \$1,204.55 Nonpriority Creditor's Name P.O. Box 4648 When was the debt incurred? **Various** Carol Stream, IL 60197-4648 As of the date you file, the claim is: Check all that apply Number Street City State Zlp Code Who incurred the debt? Check one. ☐ Contingent Debtor 1 only ■ Unliquidated Debtor 2 only ☐ Disputed ☐ Debtor 1 and Debtor 2 only Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt  $\square$  Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify RECTOR SUITES, LLC ☐ Yes Part 3: List Others to Be Notified About a Debt That You Already Listed

#### Part 4: Add the Amounts for Each Type of Unsecured Claim

Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim.

					Total Claim
	6a.	Domestic support obligations	6a.	\$	0.00
Total claims				_	
from Part 1	6b.	Taxes and certain other debts you owe the government	6b.	\$	0.00
	6c.	Claims for death or personal injury while you were intoxicated	6c.	\$	0.00
	6d.	Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$	0.00
	6e.	Total Priority. Add lines 6a through 6d.	6e.	\$	0.00
					Total Claim
	6f.	Student loans	6f.	\$	0.00
Total claims	•				
from Part 2	6g.	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$	0.00
	6h.	Debts to pension or profit-sharing plans, and other similar debts	6h.	\$	0.00
	6i.	<b>Other.</b> Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$	26,809.99
	6j.	Total Nonpriority. Add lines 6f through 6i.	6j.	\$	26,809.99

<sup>5.</sup> Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

		DUCUITIO	ni rau <del>c</del> 30 0170	
Fill in this infor	mation to identify your	case:		
Debtor 1	Diana B. Kaspere	k		
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an

# Official Form 106G

# **Schedule G: Executory Contracts and Unexpired Leases**

12/15

amended filing

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - □ No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
  - Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Pe	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.1	Adam Miller/Unknown Tenants 522 W. Adams Street Unit 103 Muncie, IN 47305	
2.2	Amanda Hummer & Julie Bakowski Unknown Tenants 522 W. Adams Street Unit 210 Muncie, IN 47305	
2.3	Ashley Green/Unknown Tenants 522 W. Adams Street Unit 202 Muncie, IN 47305	
2.4	Brandon Staten/Unknown Tenants 522 W. Adams Street Unit 307 Muncie, IN 47305	
2.5	Brett Bailey/Unknown Tenants 522 W. Adams Street Unit 310 Muncie, IN 47305	
2.6	Charity L. Peckinpaugh Unknown Tenants 522 W. Adams Street Unit 305 Muncie, IN 47305	

Debtor 1 Diana B. Kasperek

#### Additional Page if You Have More Contracts or Leases

Pe		tate what the contract or lease is for
2.7	Name, Number, Street, City, State and ZIP Code  Dan Thorne/Unknown Tenants 522 W. Adams Street Unit 110 Muncie, IN 47305	
2.8	Darick Upchurch/Unknown Tenants 522 W. Adams Street Unit 102 Muncie, IN 47305	
2.9	David Woodson (father) Unknown Tenants 522 W. Adams Street Unit 108 Muncie, IN 47305	
2.10	David Woodson (son)/Unknown Tenants 522 W. Adams Street Unit 100 Muncie, IN 47305	
2.11	Hunter Crews/Unknown Tenants 522 W. Adams Street Unit 207 Muncie, IN 47305	
2.12	Jeff Taylor/Unknown Tenants 522 W. Adams Street Unit 302 Muncie, IN 47305	
2.13	Jennifer Johnson/Unknown Tenants 522 W. Adams Street Unit 203 Muncie, IN 47305	
2.14	Julia & Christopher McGee Unknown Tenants 522 W. Adams Street Unit 204 Muncie, IN 47305	
2.15	Kevin Buchanan/Unknown Tenants 522 W. Adams Street Unit 309 Muncie, IN 47305	
2.16	Luciana Turner/Unknown Tenants 522 W. Adams Street Unit 104 Muncie, IN 47305	
2.17	Marcus Johnson/Unknown Tenants 522 W. Adams Street Unit 209 Muncie, IN 47305	

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main

Debtor 1 Diana B. Kasperek

Document Page 38 of 70
Case number (if known)



Muncie, IN 47305

#### Additional Page if You Have More Contracts or Leases

Pe	erson or company with whom you have the contract or lease Name, Number, Street, City, State and ZIP Code	State what the contract or lease is for
2.18	Michael Blair/Unknown Tenants 522 W. Adams Street Unit 301 Muncie, IN 47305	
2.19	Michael Corthen/Unknown Tenants 522 W. Adams Street Unit 205 Muncie, IN 47305	
2.20	Sarah D. Anderson/Unknown Tenants 522 W. Adams Street Unit 101	

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main

		Document	Page 39 of 70	
Fill in thi	s information to identify your	case:		
Debtor 1	Diana B. Kaspere	k		
	First Name	Middle Name	Last Name	-
Debtor 2 (Spouse if, f	iling) First Name	Middle Name	Last Name	_
	3,	Middle Name	Last Name	
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT OF I	LLINOIS	-
Case nur	nber			
(if known)	<del></del>			☐ Check if this is an
				amended filing
Officia	al Form 106H			
		obtoro		
Sche	dule H: Your Cod	eptors		12/15
people ar ill it out, our nam	e filing together, both are equ and number the entries in the e and case number (if known)	ally responsible for supplying boxes on the left. Attach the Answer every question.	g correct information. If more spac	accurate as possible. If two married se is needed, copy the Additional Page he top of any Additional Pages, write
	)			
■ Ye	es			
2 Wi	thin the last 8 years, have you	ı lived in a community nroner	ty state or territory? (Community pr	ronarty states and territories include
			Rico, Texas, Washington, and Wiscon	
_				
	o. Go to line 3.	one and and any State of Proceedings	and the Care O	
⊔ Y€	es. Did your spouse, former spo	use, or legal equivalent live with	you at the time?	
in lin Forn	e 2 again as a codebtor only i	if that person is a guarantor o	r cosigner. Make sure you have lis	s filing with you. List the person show sted the creditor on Schedule D (Officia ale D, Schedule E/F, or Schedule G to
	Column 1: Your codebtor Name, Number, Street, City, State and Z	IP Code		e creditor to whom you owe the debt edules that apply:
3.1	Christopher Nemchausky	,	■ Oaka dala	D. For. 24
0.1	405 East Spring Street		■ Schedule	D, line <b>2.1</b> E/F, line
	Yorkville, IL 60560		☐ Schedule	
			BMO Harris	
3.2	Christopher Nemchausky		■ Schedule	D, line <b>2.4</b>
	405 East Spring Street			E/F, line
	Yorkville, IL 60560		☐ Schedule	G
			Wells Fargo	Hm Mortgag
3.3	Rector Suites, LLC		□ Cabactula	D. line
٥.٥	14541 South Knox			D, line
	Midlothian, IL 60445		■ Schedule	E/F, line <b>4.12</b>
			Comcast	S

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 40 of 70

Debtor 1 Diana B. Kasperek Case number (if known)

	Additional Page to List More Codebtors	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.4	Rector Suites, LLC	☐ Schedule D, line
	14541 South Knox	■ Schedule E/F, line 4.13
	Midlothian, IL 60445	☐ Schedule G
		Comcast
3.5	Rector Suites, LLC	□ Sahadula D. lina
0.0	14541 South Knox	□ Schedule D, line ■ Schedule E/F, line 4.16
	Midlothian, IL 60445	☐ Schedule G
		County Wide Major Appliance Repair
3.6	Rector Suites, LLC	☐ Schedule D, line
5.0	14541 South Knox	■ Schedule E/F, line 4.17
	Midlothian, IL 60445	☐ Schedule G
		David Jackson & Son Plumbing
3.7	Rector Suites, LLC	☐ Schedule D, line
0.7	14541 South Knox	Schedule E/F, line 4.18
	Midlothian, IL 60445	☐ Schedule G
		David Jackson & Son Plumbing
3.8	Rector Suites, LLC	☐ Schedule D, line
0.0	14541 South Knox	■ Schedule E/F, line4.19
	Midlothian, IL 60445	☐ Schedule G
		David Jackson & Son Plumbing
3.9	Rector Suites, LLC	☐ Schedule D, line
0.0	14541 South Knox	■ Schedule E/F, line 4.24
	Midlothian, IL 60445	☐ Schedule G
		Expert Fire Protection
3.10	Rector Suites, LLC	☐ Schedule D, line
5.10	14541 South Knox	■ Schedule E/F, line 4.27
	Midlothian, IL 60445	☐ Schedule G
		Indiana American Water

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 41 of 70

Debtor 1 Diana B. Kasperek Case number (if known)

	Additional Page to List More Codebtors	
	Column 1: Your codebtor	Column 2: The creditor to whom you owe the debt Check all schedules that apply:
3.11	Rector Suites, LLC	☐ Schedule D, line
	14541 South Knox	■ Schedule E/F, line 4.28
	Midlothian, IL 60445	☐ Schedule G
		Indiana Michigan Power
2 12	Rector Suites, LLC	Cahadula D. lina
3.12	14541 South Knox	Schodule D, line
	Midlothian, IL 60445	■ Schedule E/F, line <u>4.29</u> □ Schedule G
		Jones Locksmiths
2 12	Rector Suites, LLC	□ Schodulo D. lino
3.13	14541 South Knox	□ Schedule D, line ■ Schedule E/F, line 4.31
	Midlothian, IL 60445	☐ Schedule G
		Muncie Sanitary District
2 1 1	Rector Suites, LLC	Cabadula D. lina
3.14	14541 South Knox	Schodule D, line
	Midlothian, IL 60445	■ Schedule E/F, line <u>4.39</u> □ Schedule G
		The Cincinnati Insurance Company
2 15	Poster Suites II C	Cohadalo D. Kar
3.13	Rector Suites, LLC 14541 South Knox	Schedule D, line
	Midlothian, IL 60445	■ Schedule E/F, line <u>4.42</u> □ Schedule G
		Vectren Energy Delivery
2 16	Poeter Suites II C	Cabadula D. lina
3.10	Rector Suites, LLC 14541 South Knox	□ Schedule D, line ■ Schedule E/F, line <b>4.43</b>
	Midlothian, IL 60445	☐ Schedule G
		W. Lowe's Heating/Cooling
3.17	Rector Suites, LLC	☐ Schedule D, line
5.17	14541 South Knox	■ Schedule E/F, line 4.44
	Midlothian, IL 60445	□ Schedule G
		Waste Management

## Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 42 of 70

Fill	in this information to identify your c	case:				l				
	otor 1 Diana B. Ka									
	otor 2				_					
Uni	ted States Bankruptcy Court for the	e: NORTHERN DISTRIC	CT OF ILLINOIS							
(If kr	se number own)		-			☐ A su	mended fi pplement	showing	g postpetition ollowing date:	
0	fficial Form 106I					MM .	DD/ YYY	Ϋ́		
S	chedule I: Your Inc	ome								12/1
	t1: Describe Employment Fill in your employment information.	On the top of any additi	Debtor 1	our nam	e an		•	·	ing spouse	y questio
	If you have more than one job, attach a separate page with	Employment status	■ Employed				l Employe			
	information about additional employers.	0	☐ Not employed				Not emp	ioyea		
	Include part-time, seasonal, or self-employed work.	Occupation Employer's name	Paralegal  Cossidente & A	ssocia	tes					
	Occupation may include student or homemaker, if it applies.	Employer's address	18400 Maple Cr Tinley Park, IL (		ve					
		How long employed t	here? 13 Yea	rs						
Par	t 2: Give Details About Mo	nthly Income								
	mate monthly income as of the duse unless you are separated.	late you file this form. If	you have nothing to	report for	any	line, write \$	0 in the sp	oace. Ind	clude your no	on-filing
	u or your non-filing spouse have me space, attach a separate sheet to		ombine the information	on for all	emp	loyers for tha	at person	on the li	nes below. If	you need
						For Debto			otor 2 or ng spouse	
2.	List monthly gross wages, sala deductions). If not paid monthly,			2.	\$	4,33	3.33 s	\$	N/A	
3.	Estimate and list monthly over	time pay.		3.	+\$		0.00	+\$	N/A	
4.	Calculate gross Income. Add li	ne 2 + line 3.		4.	\$	4,333.	33	\$	N/A	

Deb	otor 1	Diana B. Kasperek	•	Case	number (if kn	own)			
	Con	by line 4 here	4.	For	Debtor 1 4,333	33		ebtor 2 or ling spouse N/A	
_	•		••	Ψ_	4,000		Ψ	N/A	_
5.	List 5a.	all payroll deductions:  Tax, Medicare, and Social Security deductions	5a.	\$	1,093	12	\$	N/A	
	5b.	Mandatory contributions for retirement plans	5b.	—		0.00	\$	N/A	_
	5c.	Voluntary contributions for retirement plans	5c.	: —		0.00	\$	N/A	_
	5d.	Required repayments of retirement fund loans	5d.	· -		0.00	\$	N/A	_
	5e.	Insurance	5e.	: —		0.00	\$	N/A	_
	5f.	Domestic support obligations	5f.	\$		.00	\$	N/A	_
	5g.	Union dues	5g.	\$		.00	\$	N/A	_
	5h.	Other deductions. Specify:	5h.	+ \$_		.00	+ \$	N/A	<del>_</del>
6.	Add	the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	\$	1,093	3.13	\$	N/A	_
7.	Calc	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$	3,240	.20	\$	N/A	_
8.	List 8a.	all other income regularly received:  Net income from rental property and from operating a business, profession, or farm  Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.	8a.	\$	ſ	0.00	\$	N/A	
	8b.	Interest and dividends	8b.	<b>\$</b> -		0.00	\$	N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c.	\$_		5.66	\$	N/A	-
	8d.	Unemployment compensation	8d.	\$	0	.00	\$	N/A	_
	8e.	Social Security	8e.	\$_	0	.00	\$	N/A	_
	8f. 8g.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify:  Pension or retirement income	e 8f. 8g.	\$_ \$		0.00	\$ \$	N/A N/A	_
	8h.	Other monthly income. Specify:	8h	+ \$_		.00	+ \$	N/A	_
		· · · · · · · · · · · · · · · · · · ·							_
9.	Add	all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	866	6.66	\$	N//	4
10.	Calc	culate monthly income. Add line 7 + line 9.	10. \$	 }	4,106.86	+ \$		N/A = \$	4,106.86
	Add	the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.			,				,
11.	Inclu othe	te all other regular contributions to the expenses that you list in Schedule and contributions from an unmarried partner, members of your household, your per friends or relatives.  not include any amounts already included in lines 2-10 or amounts that are not cify:	depe		•			hedule J. 11. +\$	0.00
12.		the amount in the last column of line 10 to the amount in line 11. The rese that amount on the Summary of Schedules and Statistical Summary of Certailes						12. \$	4,106.86
13	Do	you expect an increase or decrease within the year after you file this form	?						ly income
.0.		No.  Yes. Explain:	-						

<b></b> -	n Alain in C	diameter idea (i				1		
		ation to identify yo						
Debte	or 1	Diana B. Kas	sperek				c if this is: An amended filing	
Debt		-					A supplement show	wing postpetition chapter
(Spo	use, if filing)					1	3 expenses as of	the following date:
Unite	ed States Bankr	ruptcy Court for the:	NORTH	IERN DISTRICT OF ILLIN	IOIS	T N	MM / DD / YYYY	
	e number lown)							
Of	ficial Fo	rm 106J						
		J: Your	 Exper	ises				12/1
Be a	as complete rmation. If m	and accurate as	possible eded, atta	. If two married people a ach another sheet to this				or supplying correct
Part		ribe Your House	hold					
١.	Is this a join No. Go to							
			in a separ	ate household?				
	□N		•					
	□Y	es. Debtor 2 mus	st file Offic	ial Form 106J-2, <i>Expense</i>	s for Separate Hous	ehold of Debt	or 2.	
2.	Do you hav	e dependents?	□ No					
	Do not list D and Debtor 2		■ Yes.	Fill out this information for each dependent	Dependent's relati Debtor 1 or Debtor		Dependent's age	Does dependent live with you?
	Do not state	the						□ No
	dependents	names.			Son		6	Yes
					Son		11	□ No ■ Yes
								☐ No
								☐ Yes
								□ No
3.	Do your exi	penses include						☐ Yes
J.	expenses o	f people other t	han $_{\square}$	No Yes				
	yourself an	d your depende	nts? □	165				
		ate Your Ongoi						
expe	mate your ex enses as of a licable date.	a date after the l	our bankr bankrupto	uptcy filing date unless y y is filed. If this is a sup	you are using this f plemental <i>Schedul</i> e	orm as a supe J, check th	oplement in a Ch e box at the top o	apter 13 case to report of the form and fill in the
				government assistance cluded it on Schedule I:				
	icial Form 10						Your exp	enses
4.		or home owners		nses for your residence. or lot.	Include first mortgag	je 4. \$		1,575.00
	If not include	ded in line 4:						
	4a. Real	estate taxes				4a. \$		0.00
		erty, homeowner's	s, or renter	's insurance		4b. \$		0.00
			•	upkeep expenses		4c. \$		0.00
5.		owner's associat		dominium dues <b>our residence,</b> such as ho	ome equity loops	4d. \$ 5. \$		0.00 225.00
J.	Auditional	nongaye payine	cito iui y	our residence, such as no	ine equity loans	<b>э.</b> ф		ZZ3.UU

## Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 45 of 70

Debtor	<sup>1</sup> Diana B.	Kasperek	Case num	ber (if known)	
6. <b>Ut</b>	ilities:				
6a		, heat, natural gas	6a.	\$	80.00
6b	•	wer, garbage collection	6b.		100.00
6c		e, cell phone, Internet, satellite, and cable services	6c.		400.00
6d	•		6d.	· -	0.00
		ekeeping supplies	7.	\$	800.00
		children's education costs	8.	\$	
			9.	· .	420.00
		ry, and dry cleaning		· -	55.00
	•	products and services	10.		125.00
		ntal expenses	11.	\$	100.00
		Include gas, maintenance, bus or train fare.	12.	\$	0.00
	not include c		13.	·	
		clubs, recreation, newspapers, magazines, and books		\$	0.00
		ributions and religious donations	14.	\$	0.00
	surance.				
	a. Life insura	nsurance deducted from your pay or included in lines 4 or 20.	150	¢	106.00
			15a.		106.00
_	<ul><li>b. Health ins</li></ul>		15b.		0.00
	c. Vehicle in		15c.		60.00
		urance. Specify:	15d.	\$	0.00
_		clude taxes deducted from your pay or included in lines 4 or 20.		•	<b>.</b>
	ecify:		16.	\$	0.00
		ease payments:	4-	•	
		ents for Vehicle 1	17a.	·	0.00
		ents for Vehicle 2	17b.	·	0.00
	c. Other. Sp	·	17c.	·	306.00
17	d. Other. Sp	ecify:	17d.	\$	0.00
3. Yo	ur payments	of alimony, maintenance, and support that you did not report your pay on line 5, Schedule I, Your Income (Official Form 106	as (I) 18.	\$	0.00
		s you make to support others who do not live with you.	,,,,	\$	0.00
	ecify:	you make to support officion time as not not manyour	19.	<u> </u>	0.00
		erty expenses not included in lines 4 or 5 of this form or on S		our Income	
		s on other property	20a.		0.00
	<ul><li>b. Real estat</li></ul>		20b.	· -	0.00
		homeowner's, or renter's insurance	20c.		0.00
		·	20d. 20d.	·	
		nce, repair, and upkeep expenses		·	0.00
_		er's association or condominium dues	20e.		0.00
. Ot	her: Specify:		21.	+5	0.00
2. <b>C</b> a	lculate vour	monthly expenses			
	a. Add lines 4	•		\$	4,352.00
		2 (monthly expenses for Debtor 2), if any, from Official Form 106J-	-2	\$	7,002.00
			-	\$ ———	4 050 00
22	c. Add line 22	a and 22b. The result is your monthly expenses.		) <sup>*</sup>	4,352.00
3. <b>C</b> a	lculate your	monthly net income.		L.	
	•	12 (your combined monthly income) from Schedule I.	23a.	\$	4,106.86
		monthly expenses from line 22c above.	23b.		4,352.00
20	z. Copy you	monary expenses nom into 220 above.	200.	Ψ	4,332.00
23	c. Subtract v	our monthly expenses from your monthly income.			
_0		is your monthly net income.	23c.	\$	-245.14
	5 100011			1	
4. <b>D</b> c	you expect a	an increase or decrease in your expenses within the year after	you file this	s form?	
Foi	r example, do yo	ou expect to finish paying for your car loan within the year or do you expect you			e or decrease because of
mo	dification to the	terms of your mortgage?			
	No.				
	Yes	Explain here:			

page 2

## Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 46 of 70

Fill in this infor	mation to identify your	case:			
Debtor 1	Diana B. Kaspere				
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse if, filing)	First Name	Middle Name	Last Name		
Jnited States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case number					
if known)					Check if this is an amended filing
Official Forr	n 106Dec				
Declarat	ion About a	n Individual	<b>Debtor's Sch</b>	edules	12/15
				-1 !	
two married pe	sopie are ming togethe	i, both are equally respe	nsible for supplying corre	ct information.	
					ent, concealing property, or
			kruptcy case can result in	fines up to \$250,000, o	or imprisonment for up to 20
ears, or both. 1	8 U.S.C. §§ 152, 1341, 1	519, and 3571.			
Sign	n Below				
Did you pa	y or agree to pay some	one who is NOT an attor	ney to help you fill out bar	nkruptcy forms?	
■ No					
□ Yes. N	Name of person			Attach Bankrup	otcy Petition Preparer's Notice,
_					d Signature (Official Form 119)
	Ity of perjury, I declare e true and correct.	that I have read the sum	mary and schedules filed	with this declaration a	and
X /s/ Dia	na B. Kasperek		X		
Diana	B. Kasperek re of Debtor 1		Signature of Do	ebtor 2	
5.	July 6, 2018		Date		

## Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 47 of 70

-HI	in this inform	nation to identify you	r caso:			
Del	btor 1	Diana B. Kasper	Middle Name	Last Name		
	btor 2 buse if, filing)	First Name	Middle Name	Last Name		
` '		nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS		
Car						
	se number				-	check if this is an mended filing
St		of Financial	Affairs for Individ			4/16
info nun	rmation. If m	ore space is needed, n). Answer every que	attach a separate sheet to stion.	this form. On the top of an	equally responsible for sup y additional pages, write yo	
₽ar 1.	-	etails About Your Ma current marital statu	erital Status and Where You us?	Lived Before		
	■ Married □ Not mar					
2.	During the la	ast 3 years, have you	lived anywhere other than	where you live now?		
	■ No □ Yes. Lis	t all of the places you	lived in the last 3 years. Do no	ot include where you live nov	v.	
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ad	dress:	Dates Debtor 2 lived there
<b>3.</b> state					nity property state or territor ico, Texas, Washington and V	
	■ No □ Yes. Ma	ike sure you fill out <i>Sci</i>	hedule H: Your Codebtors (Ot	fficial Form 106H).		
Pai	rt 2 Explai	n the Sources of You	r Income			
4.	Fill in the tota	al amount of income yo	nployment or from operating user received from all jobs and a have income that you receive	all businesses, including part		ndar years?
	□ No ■ Yes. Fill	in the details.				
			Debtor 1		Debtor 2	
			Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions and exclusions)
		of current year until d for bankruptcy:	■ Wages, commissions, bonuses, tips	\$26,901.25	☐ Wages, commissions, bonuses, tips	
			☐ Operating a business		☐ Operating a business	

Official Form 107

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document

Page 48 of 70
Case number (if known) Debtor 1 Diana B. Kasperek

				Debtor 1		Debtor 2		
				Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of ind Check all that a		Gross income (before deductions and exclusions)
	r last caler inuary 1 to	ndar year: December	31, 2017 )	■ Wages, commissions, bonuses, tips	\$50,981.00	☐ Wages, conbonuses, tips	nmissions,	
				☐ Operating a business		☐ Operating a	business	
		dar year be December		■ Wages, commissions, bonuses, tips	\$50,738.00	☐ Wages, con bonuses, tips	nmissions,	
				☐ Operating a business		☐ Operating a	business	
	Include in unemploy gambling  List each	come regard ment, and of and lottery v	lless of whet ther public b vinnings. If y he gross inc	ne during this year or the two ther that income is taxable. Ex enefit payments; pensions; re ou are filing a joint case and y come from each source separa	amples of other income are ntal income; interest; divider ou have income that you red	alimony; child sup nds; money collect ceived together, lis	ed from laws	uits; royalties; and
				Debtor 1		Debtor 2		
				Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of ind Describe below		Gross income (before deductions and exclusions)
Pai	rt 3: Lis	t Certain Pa	yments You	u Made Before You Filed for	Bankruptcy			
6.	Are eithe	r Debtor 1's	or Debtor 2	2's debts primarily consume	r debts?			
	■ No.	Neither De	ebtor 1 nor	Debtor 2 has primarily constant personal, family, or househo	umer debts. Consumer deb	ts are defined in 1	1 U.S.C. § 10	01(8) as "incurred by an
		During the No.	90 days bef	ore you filed for bankruptcy, d	id you pay any creditor a tot	al of \$6,425* or mo	ore?	
		Yes	List below	each creditor to whom you pa				
		* Subject	not include	reditor. Do not include paymer e payments to an attorney for t nt on 4/01/19 and every 3 year	his bankruptcy case.			•
	☐ Yes.	Debtor 1 d	or Debtor 2	or both have primarily const ore you filed for bankruptcy, d	umer debts.		-	
		□ <sub>No.</sub>	Go to line	7.				
		□ Yes	include pa	each creditor to whom you pa yments for domestic support o y for this bankruptcy case.				
	Creditor	's Name and	d Address	Dates of payme	ent Total amount paid	Amount you still owe	Was this p	payment for
	Credit (	Card			\$1,000.00	\$0.00	☐ Mortga	ge
							■ Credit (	

■ Other Brother's credit

card

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 49 of 70

Deb	otor 1 Diana B. Kasperek		Cas	e number (if known)		
	Within 1 year before you filed for bankru Insiders include your relatives; any genera corporations of which you are an officer, di including one for a business you operate a support and alimony.	I partners; relatives of any ge rector, person in control, or o	eneral partners; partners wner of 20% or more	erships of which ye of their voting se	ou are a general   curities; and any	partner; managing agent,
	<ul><li>■ No</li><li>□ Yes. List all payments to an insider.</li></ul>					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for th	is payment
	Within 1 year before you filed for bankrinsider? Include payments on debts guaranteed or		yments or transfer a	any property on a	eccount of a deb	t that benefited a
	■ No					
	☐ Yes. List all payments to an insider					
	Insider's Name and Address	Dates of payment	Total amount paid	Amount you still owe	Reason for the Include credito	
Part	t 4: Identify Legal Actions, Repossess	sions, and Foreclosures				
	<ul><li>□ No</li><li>■ Yes. Fill in the details.</li><li>Case title</li><li>Case number</li></ul>	Nature of the case	Court or agency		Status of the	case
	Diana Kasperek, Christopher Nemchausky 2016D007129	Dissolution of Marriage	Clerk of the Cir Richard Daley Room 802 50 W. Washing Chicago, IL 600	Center, ton Street	■ Pending □ On appeal □ Concluded	
	MB Financial Bank vs. Rector Suites, LLC and Diana B. Kasperel 18C01-1805-MF-000139	Breach of Contract	Delaware Cour 100 W Washing Muncie, IN 473	gton Street	■ Pending □ On appeal □ Concluded	
	Within 1 year before you filed for bankru Check all that apply and fill in the details b		perty repossessed, f	oreclosed, garni	shed, attached,	seized, or levied?
	<ul><li>No. Go to line 11.</li><li>Yes. Fill in the information below.</li></ul>					
	Creditor Name and Address	Describe the Property		Date		Value of the property
		Explain what happene				, ,
	MB Financial Bank 6111 North River Road Des Plaines, IL 60018	522 W. Adams Stree Delaware County RECTOR SUITES, L	reet Muncie, IN 47305 LLC			\$530,907.64
		☐ Property was reposs	sessed.			

☐ Property was attached, seized or levied.

□ Property was foreclosed.□ Property was garnished.

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 50 of 70 Case number (if known)

11.	Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?  No Yes. Fill in the details.						
	Creditor Name and Address	De	scribe the action the creditor took	Date action was taken	Amount		
12.	court-appointed receiver, a custodian, or ■ No □ Yes	r anoth	vas any of your property in the possession of an er official?	assignee for the ben	efit of creditors, a		
Par			did	d \$000	•		
13.	■ No ■ Yes. Fill in the details for each gift.	uptcy,	did you give any gifts with a total value of more	tnan \$600 per person	?		
	Gifts with a total value of more than \$60 per person	0	Describe the gifts	Dates you gave the gifts	Value		
	Person to Whom You Gave the Gift and Address:						
14.	Within 2 years before you filed for bankr  ■ No □ Yes. Fill in the details for each gift or compared to the c		did you give any gifts or contributions with a tot	al value of more than	\$600 to any charity?		
	Gifts or contributions to charities that t more than \$600 Charity's Name Address (Number, Street, City, State and ZIP Code		Describe what you contributed	Dates you contributed	Value		
Par	6: List Certain Losses						
15.	Within 1 year before you filed for bankru disaster, or gambling?	ptcy or	since you filed for bankruptcy, did you lose any	thing because of the	ft, fire, other		
	■ No						
	☐ Yes. Fill in the details.  Describe the property you lost and how the loss occurred	Include	ibe any insurance coverage for the loss on the amount that insurance has paid. List g insurance claims on line 33 of Schedule A/B: tty.	Date of your loss	Value of property lost		
Par	17: List Certain Payments or Transfers	3					
16.	consulted about seeking bankruptcy or p	repari	id you or anyone else acting on your behalf pay ng a bankruptcy petition? rs, or credit counseling agencies for services require		rty to anyone you		
	Yes. Fill in the details.						
	Person Who Was Paid Address Email or website address Person Who Made the Payment, if Not Y	'ou	Description and value of any property transferred	Date payment or transfer was made	Amount of payment		
	Frankfort Law Group 10075 West Lincoln Highway Frankfort, IL 60423 twt@jtlawllc.com		Attorney Fees	Various	\$1,366.00		

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 51 of 70 Case number (if known)

	Within 1 year before you filed for bankrup promised to help you deal with your credi Do not include any payment or transfer that you	itors or to make paymen			or transfer any prope	erty to anyone who
	■ No					
	☐ Yes. Fill in the details.					
	Person Who Was Paid Address	Description and transferred	value of any prope	erty	Date payment or transfer was made	Amount of payment
18.	Within 2 years before you filed for bankru transferred in the ordinary course of your include both outright transfers and transfers include gifts and transfers that you have alre in No  Yes. Fill in the details.	business or financial at made as security (such a	fairs? s the granting of a se			
	Person Who Received Transfer Address		property transferred p		any property or s received or debts xchange	Date transfer was made
	Person's relationship to you Woodhaven Association 509 LaMoulle Road P.O. Box 110 Sublette, IL 61367	Lots 133 and 1	34	sale we	Proceeds of the re split between and debtor	06/01/2018
19.	Within 10 years before you filed for bankr beneficiary? (These are often called asset-planning No  Yes. Fill in the details.	protection devices.)				
	Name of trust	Description and	value of the prope	rty transfei	red	Date Transfer was made
Par	t 8: List of Certain Financial Accounts,	Instruments, Safe Depos	sit Boxes, and Stor	age Units		
20.	Within 1 year before you filed for bankrup sold, moved, or transferred? Include checking, savings, money market houses, pension funds, cooperatives, ass	t, or other financial acco	unts; certificates o			
	Yes. Fill in the details.					
	Name of Financial Institution and Address (Number, Street, City, State and ZIP Code)	Last 4 digits of account number	Type of account instrument	cl m	ate account was osed, sold, oved, or ansferred	Last balance
				u	ansieneu	before closing or transfer
	MB Financial	XXXX-	■ Checking □ Savings □ Money Market □ Brokerage □ Other	0: O	5/2018 - verdrawn	before closing or
21.	MB Financial  Do you now have, or did you have within cash, or other valuables?		☐ Savings ☐ Money Market ☐ Brokerage ☐ Other	0: O	5/2018 - verdrawn	before closing or transfer \$0.00
21.	Do you now have, or did you have within cash, or other valuables?		☐ Savings ☐ Money Market ☐ Brokerage ☐ Other	0: O	5/2018 - verdrawn	before closing or transfer \$0.00
21.	Do you now have, or did you have within cash, or other valuables?		☐ Savings ☐ Money Market ☐ Brokerage ☐ Other  or bankruptcy, any	0: O	5/2018 - verdrawn sit box or other depos	before closing or transfer \$0.00

Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Case 18-19023 Page 52 of 70 Case number (if known) Document

Debtor 1 Diana B. Kasperek

22.	Have you stored property in a storage unit or p	lace other than your home within	1 year before you filed for bankruptcy	?
	■ No □ Yes. Fill in the details.			
	Name of Storage Facility Address (Number, Street, City, State and ZIP Code)	Who else has or had access to it? Address (Number, Street, City, State and ZIP Code)	Describe the contents	Do you still have it?
Pa	rt 9: Identify Property You Hold or Control for	Someone Else		
23.	Do you hold or control any property that some for someone.	one else owns? Include any prope	erty you borrowed from, are storing fo	r, or hold in trust
	□ No			
	Yes. Fill in the details.  Owner's Name	Where is the property?	Describe the property	Value
	Address (Number, Street, City, State and ZIP Code)	(Number, Street, City, State and ZIP Code)	Describe the property	Value
	Christopher Nemchausky		1/2 proceeds from sale of mobile home and 2017 tax refund	\$10,000.00
Pa	rt 10: Give Details About Environmental Inform	nation		
For	the purpose of Part 10, the following definitions	s apply:		
	Environmental law means any federal, state, or toxic substances, wastes, or material into the a regulations controlling the cleanup of these su	air, land, soil, surface water, groui ibstances, wastes, or material.	ndwater, or other medium, including s	tatutes or
	Site means any location, facility, or property as to own, operate, or utilize it, including disposa	-	I law, whether you now own, operate,	or utilize it or used
	Hazardous material means anything an enviror hazardous material, pollutant, contaminant, or		is waste, hazardous substance, toxic	substance,
Rep	port all notices, releases, and proceedings that y	ou know about, regardless of whe	en they occurred.	
24.	Has any governmental unit notified you that yo	u may be liable or potentially liabl	e under or in violation of an environm	ental law?
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State an ZIP Code)	Environmental law, if you know it	Date of notice
25.	Have you notified any governmental unit of any	y release of hazardous material?		
	■ No □ Yes. Fill in the details.			
	Name of site Address (Number, Street, City, State and ZIP Code)	Governmental unit Address (Number, Street, City, State at ZIP Code)	Environmental law, if you know it	Date of notice
26.	Have you been a party in any judicial or admini	strative proceeding under any en	vironmental law? Include settlements	and orders.
	■ No □ Yes. Fill in the details.			
	Case Title Case Number	Court or agency Name Address (Number, Street, City, State and ZIP Code)	Nature of the case	Status of the case

Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main

Page 53 of 70 Case number (if known) Document Debtor 1 Diana B. Kasperek

Pai	t 11:	Give Details About Your Business or	Connections to Any Business		
27.	With	nin 4 years before you filed for bankrup	etcy, did you own a business or have any of	f the followir	ng connections to any business?
	■ A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time				
		☐ A member of a limited liability com	pany (LLC) or limited liability partnership (l	LLP)	
		☐ A partner in a partnership			
		☐ An officer, director, or managing ex	xecutive of a corporation		
		☐ An owner of at least 5% of the votin	ng or equity securities of a corporation		
		No. None of the above applies. Go to	Part 12.		
		Yes. Check all that apply above and fi	II in the details below for each business.		
		siness Name dress	Describe the nature of the business		Identification number lude Social Security number or ITIN.
		nber, Street, City, State and ZIP Code)	Name of accountant or bookkeeper		·
	Re	ctor Suites, LLC	Property Management	Dates bus	iness existed
	14	541 South Knox	1 Toporty management	From To	04/25/2008 - 06/01/2018
	Mic	dlothian, IL 60445		110111-10	04/23/2006 - 00/01/2016
	(Nur AS 160	ne dress nber, Street, City, State and ZIP Code) D Business Service 061 S. 94th Avenue aley Park, IL 60487	Date Issued		
Pai	t 12:	Sign Below			
are with 18 U	true a a ba J.S.C	and correct. I understand that making a	inancial Affairs and any attachments, and I of a false statement, concealing property, or o \$250,000, or imprisonment for up to 20 years	btaining mo	ney or property by fraud in connection
Dia	na E	3. Kasperek	Signature of Debtor 2		
Sig	natu	re of Debtor 1			
Dat	e .	July 6, 2018	Date		
Did ■ N	10	attach additional pages to <i>Your Statem</i>	ent of Financial Affairs for Individuals Filin	g for Bankrı	uptcy (Official Form 107)?
Did	you ı	pay or agree to pay someone who is no	ot an attorney to help you fill out bankruptc	y forms?	
<b>I</b>	10			-	
<b>□</b>	′es. N	lame of Person Attach the <i>Bankr</i>	uptcy Petition Preparer's Notice, Declaration, a	and Signatur	e (Official Form 119).

## Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 54 of 70

Fill in this inform	mation to identify your case:		
Debtor 1	Diana B. Kasperek		
Dahtar 2	First Name Middle Na	me Last Name	
Debtor 2 (Spouse if, filing)	First Name Middle Na	me Last Name	
United States Ba	nkruptcy Court for the: NORTHERN	DISTRICT OF ILLINOIS	
Case number			
(if known)			☐ Check if this is an amended filing
Official Fo	rm 108		
Statemer	nt of Intention for In	dividuals Filing Under Chapte	e <b>r 7</b> 12/15
_	ividual filing under chapter 7, you mu e claims secured by your property, o		
You must file this	ver is earlier, unless the court extend	nas not expired. after you file your bankruptcy petition or by the date se ds the time for cause. You must also send copies to the	
	eople are filing together in a joint cas nd date the form.	se, both are equally responsible for supplying correct in	formation. Both debtors must
	and accurate as possible. If more spa our name and case number (if knowr	ace is needed, attach a separate sheet to this form. On $\mathfrak{g}$	the top of any additional pages,
Part 1: List Yo	our Creditors Who Have Secured Cla	ims	
			(Official Form 106D) fill in the
information be	elow.	ule D: Creditors Who Have Claims Secured by Property	
Identify the cre	editor and the property that is collatera	What do you intend to do with the property that secures a debt?	Did you claim the property as exempt on Schedule C?
Creditor's B	MO Harris	☐ Surrender the property.	□ No
name:		Retain the property and redeem it.	
Description of	14541 S. Knox Midlothian, IL	Retain the property and enter into a	Yes
property	60445 Cook County	Reaffirmation Agreement.  Retain the property and [explain]:	
securing debt:	Primary Residence		_
Constitution II	ind become t Doub Of	_	
Creditor's <b>F</b> iname:	irst Internet Bank Of	Surrender the property.	No
		☐ Retain the property and redeem it. ☐ Retain the property and enter into a	☐ Yes
	2016 Jayco Jay Flight	Reaffirmation Agreement.	
property securing debt:		☐ Retain the property and [explain]:	_
	IB Financial Bank	Surrender the property.	■ No
name:		☐ Retain the property and redeem it. ☐ Retain the property and enter into a	☐ Yes
Description of		N Reaffirmation Agreement.	
property	47305 Delaware County	☐ Retain the property and [explain]:	

Official Form 108

Statement of Intention for Individuals Filing Under Chapter 7

### Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 55 of 70

Del	otor 1 Diana B. Kasperek	Case number (if known)	
s	securing debt:		
	Creditor's Wells Fargo Hm Mortgag	☐ Surrender the property. ☐ Retain the property and redeem it.	□ No
þ	Description of broperty securing debt:  14541 S. Knox Midlothian, IL 60445 Cook County Primary Residence	■ Retain the property and enter into a Reaffirmation Agreement.  □ Retain the property and [explain]:	■Yes
For in th	List Your Unexpired Personal Property Leases any unexpired personal property lease that you listed ne information below. Do not list real estate leases. Ur may assume an unexpired personal property lease if	nexpired leases are leases that are still in effect; the	e lease period has not yet ended.
De	scribe your unexpired personal property leases		Will the lease be assumed?
Des	ssor's name: scription of leased operty:		□ No
	ssor's name:		□ Yes
Des	scription of leased perty:		□ No □ Yes
	ssor's name:		□ No
	scription of leased sperty:		□ Yes
	ssor's name: scription of leased		□ No
	perty:		□ Yes
	ssor's name: scription of leased		□ No
	perty:		□ Yes
	ssor's name: scription of leased		□ No
Pro	perty:		☐ Yes
	ssor's name: scription of leased		□ No
	perty:		□ Yes
Pai	t 3: Sign Below		
	ler penalty of perjury, I declare that I have indicated my perty that is subject to an unexpired lease.	y intention about any property of my estate that sec	cures a debt and any personal
X	/s/ Diana B. Kasperek	x	
	Diana B. Kasperek Signature of Debtor 1	Signature of Debtor 2	
	Date July 6, 2018	Date	

Official Form 108

## Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

#### This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft:

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

#### **Chapter 11: Reorganization**

\$1,167 filing fee

- \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

#### Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

## Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

#### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: <a href="http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.">http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.</a>

#### Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

#### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

### Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html.

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 60 of 70

B2030 (Form 2030) (12/15)

### **United States Bankruptcy Court** Northern District of Illinois

In re	Diana B. Kasperek		Case No.		
		Debtor(s)	Chapter	7	
	DISCLOSURE OF COMPENSA	TION OF ATTO	RNEY FOR DE	BTOR(S)	
c	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I compensation paid to me within one year before the filing of the per rendered on behalf of the debtor(s) in contemplation of or in	ne petition in bankruptcy	, or agreed to be paid	to me, for services rend	lered or to
	For legal services, I have agreed to accept		\$	1,366.00	
	Prior to the filing of this statement I have received		\$	1,366.00	
	Balance Due		\$	0.00	
2. 1	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3. Т	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4. I	■ I have not agreed to share the above-disclosed compensation	on with any other person	unless they are memb	pers and associates of n	ny law firm.
I	☐ I have agreed to share the above-disclosed compensation w copy of the agreement, together with a list of the names of				firm. A
5. 1	In return for the above-disclosed fee, I have agreed to render le	egal service for all aspec	ts of the bankruptcy ca	ase, including:	
b c	<ul> <li>Analysis of the debtor's financial situation, and rendering ac</li> <li>Preparation and filing of any petition, schedules, statement</li> <li>Representation of the debtor at the meeting of creditors and</li> <li>[Other provisions as needed]</li> </ul>	of affairs and plan which	h may be required;	-	ptcy;
6. E	By agreement with the debtor(s), the above-disclosed fee does Representation of the debtors in any adversal debt or exlude debts from discharge.	not include the followin ry proceeding includ	g service: ling actions to dete	ermine dischargeab	ility of a
	CEI	RTIFICATION			
	certify that the foregoing is a complete statement of any agree ankruptcy proceeding.	ement or arrangement for	r payment to me for re	presentation of the deb	tor(s) in
Jι	uly 6, 2018	/s/ Thomas W. To			
$D_{\ell}$	ate	Thomas W. Tool Signature of Attorn			
		Frankfort Law G	roup		
		10075 West Linc Frankfort, IL 604			
		708-349-9333 F	ax: 708-349-8333		
		twt@jtlawllc.con Name of law firm	n		_
		ivanie oj iaw jirm			

# Frankfort Law Group

ATTORNEYS AT LAW

Thomas W. Toolis, Esq. Christopher M. Jahnke, Esq.\* Patrick S. Sullivan. Esq.

Jacqueline D. Opyd, Esq.

10075 West Lincoln Highway Frankfort, Illinois 60423 Telephone: (708) 349-9333 Facsimile: (708) 349-8333

www.jtlawllc.com

\*Also admitted in Florida

#### RETAINER AGREEMENT – SET FEE CHAPTER 7 BANKRUPTCY

The client hereby agrees to retain and employ the Frankfort Law Group as his/her attorneys to represent him/her in connection with the filing of a Chapter 7 Bankruptcy

The client agrees to pay Frankfort Law Group the following fees for services in this matter:

- 1. <u>Compensation:</u> The set fee is as follows:
  - a. The client agrees to pay Frankfort Law Group for services under this Agreement in the flat fee of \$1,000.00 as Attorney's Fees; and
  - b. The client agrees to pay in addition to attorney's fees, the filing fee in the amount of \$335.00, the credit report fees of (33.00 or 66.00), and \$35.00 administrative document fee.
- 2. <u>Scope of Services:</u> The Client hereby retains and employs Frankfort Law Group to represent the Client in all matters customarily associated with a Chapter 7 Bankruptcy, including but not limited to advice regarding preparation and filing of all necessary petitions and schedules, appearance at creditors' meeting and negotiation and preparation of reaffirmation agreements.
- The client agrees that if any creditor files any adversary proceeding, including but not limited to a motion to modify the automatic stay to collect a debt; objects to the discharge ability of any debt or attempts to prevent the client from obtaining a discharge, the client will be billed \$300.00 per hour for attorneys' court and non-court time / \$250.00 per hour for non-attorney staff/paralegal time if unanticipated services are required. Any action to enforce the automatic stay, Fair Debt Collection Act or similar action will be billed \$350.00 per hour for attorney's court and non-court time.
- 4. Client further agrees and understands that he/she shall keep their attorney advised of their whereabouts, current telephone number and other such information at all times, and to cooperate with their attorney in these proceedings.
- 5. Client further agrees and understands that their attorney retains the right to withdraw if client is in violation of any part of this agreement.
- 6. Client further agrees and understands that if they are in violation of this agreement, or if their attorney ceases to represent them, no part of the retainer or other fees shall be refunded. Only unused costs advanced, if any, shall be refunded to the client.
- 7. Client further agrees and understands that no promise of any kind regarding the outcome of this bankruptcy proceeding has been made to them and that they expect and understand that their attorney may approach this matter however in his judgment he deems best.
- 8. An administrative fee of \$100.00 will be charged per schedule for any amendment to any pleadings. Accordingly, it is of utmost importance that you review your pleadings before signing them to verify that there are no errors, that all dollar amounts are correct and that all your creditors are listed.

### Case 18-19023 Doc 1 Filed 07/06/18 Entered 07/06/18 10:09:57 Desc Main Document Page 62 of 70

- Olient further agrees to pay an additional fee of \$300.00 for each reaffirmation agreement accepted by the debtor and entered in the bankruptcy proceeding. However, the new law will only allow a reaffirmation to be approved if you show that you can afford the payment. If you remain current on the debt without reaffirming, I do not think the creditor will repossess the property, however, I cannot guarantee your retention of the property. It is my advice that you should not reaffirm on any property. Especially if you owe more that it is worth. If you still wish to reaffirm against my advice, please contact the creditor to get a reaffirmation agreement and send my office a letter explaining why you need to reaffirm the debt with a money order payable to Frankfort Law Group. Once we have received the documentation and payment, I will file the reaffirmation agreement and schedule a court hearing. You will need to be present in court to explain to the judge why you want to reaffirm the property.
- 10. Any continued hearing will result in a \$150.00 fee to be paid prior to the continued date.
- I hereby authorize Frankfort Law Group, or an employee thereof, to order my credit report for the purpose of completing my bankruptcy petition.
- 12. I understand that I may forfeit my entire tax return or a portion thereof to the Chapter 7 Trustee.
- I understand that I am required to complete a personal financial management class prior to my court appearance. If I fail to provide the Office of Frankfort Law Group with my credit counseling course and my case is closed without discharge, I understand that I will be required to pay a fee of \$600.00 to re-open my case and file the second counseling class certificate.
- 14. I have been advised that any credit card charges or other debt I have incurred in the 75 days prior to the filing of my case are not dischargeable.
- 15. If you wish to retain your automobile, a Chapter 7 will not prevent the repossession of your vehicle. Your be current within 30 days of the filing of your case.
- 16. I have listed all retirement accounts owned by me or my spouse. I do not own any inherited retirement accounts and have been advised that they are not exempt from the Chapter 7 Trustee.

The client understands that he/she will be billed monthly for all amounts due for fees and costs advanced on his/her file. These amounts are **due** in full at the time of execution of the documents. Balances not paid by the 15<sup>th</sup> day of the month may be subject to an interest at the rate of 1.5% per month. If it is necessary to enforce this Agreement by collection proceedings, attorney's fees shall be paid at the above hourly rate.

Agreed to by Client:	
Voia B. tym.	Date
	Date
Agreed to by Frankfort Law Group	
1 hours of	Date

This retainer not valid unless countersigned by an authorized attorney of Frankfort Law Group

#### **United States Bankruptcy Court** Northern District of Illinois

	- 100 0000 000 000 00000000000000000000			
In re	Diana B. Kasperek		Case No.	
	-	Debtor(s)	Chapter 7	
	VI	ERIFICATION OF CREDITOR M	1ATRIX	
	VI	EXITERITION OF CREDITOR IS		
	Number of Creditors:66			
	The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.			
Date:	July 6, 2018	/s/ Diana B. Kasperek Diana B. Kasperek		

Adam Miller/Unknown Tenants 522 W. Adams Street Unit 103 Muncie, IN 47305

Amanda Hummer & Julie Bakowski Unknown Tenants 522 W. Adams Street Unit 210 Muncie, IN 47305

American Honda Finance Attn: Bankruptcy Po Box 168088 Irving, TX 75016

Ashley Green/Unknown Tenants 522 W. Adams Street Unit 202 Muncie, IN 47305

Bank of America 4909 Savarese Circle Fl1-908-01-50 Tampa, FL 33634

Bayview Financial Loan Attn: Bankruptcy Dept 4425 Ponce De Leon Blvd. 5th Floor Coral Gables, FL 33146

BMO Harris Attn: Bankruptcy 770 N Water St Milwaukee, WI 53202

Brandon Staten/Unknown Tenants 522 W. Adams Street Unit 307 Muncie, IN 47305

Brett Bailey/Unknown Tenants 522 W. Adams Street Unit 310 Muncie, IN 47305

Cap1/bstby 50 Northwest Point Road Elk Grove Village, IL 60007

Capital One / Menard Attn: Bankruptcy Po Box 30285 Salt Lake City, UT 84130

Cardmember Service P.O. Box 1423 Charlotte, NC 28201-1423

Charity L. Peckinpaugh Unknown Tenants 522 W. Adams Street Unit 305 Muncie, IN 47305

Chase Auto Finance National Bankruptcy Dept 201 N Central Ave Ms Az1-1191 Phoenix, AZ 85004

Chase Card Services Correspondence Dept Po Box 15298 Wilmington, DE 19850

Check Systems, Inc. Attn: Customer Relations 7805 Hudson Road, Ste 100 Woodbury, MN 55125

Christopher Nemchausky 405 East Spring Street Yorkville, IL 60560

Citibank/Sears Centralized Bankruptcy Po Box 790034 St Louis, MO 63179

Comcast P.O. Box 7500 Southeastern, PA 19398-7500 Comenity Bank/Victoria Secret Attn: Bankruptcy Dept Po Box 182125 Columbus, OH 45318

Cook County Department of Revenue 25766 Network Place Chicago, IL 60673

County Wide Major Appliance Repair 3712 E. Azalea Muncie, IN 47302

Dan Thorne/Unknown Tenants 522 W. Adams Street Unit 110 Muncie, IN 47305

Darick Upchurch/Unknown Tenants 522 W. Adams Street Unit 102 Muncie, IN 47305

David Jackson & Son Plumbing 1425 W. Kilgore Muncie, IN 47305

David Woodson (father) Unknown Tenants 522 W. Adams Street Unit 108 Muncie, IN 47305

David Woodson (son)/Unknown Tenants 522 W. Adams Street Unit 100 Muncie, IN 47305

Delk, McNally, LLP 211 S. Walnut Street Muncie, IN 47305

EPMG of Illinois, S.C. PO Box 95968 Oklahoma City, OK 73143-5968 Equifax Information Services, LLC P.O. Box 740256 Atlanta, GA 30374-0256

Experian P.O. Box 9701 Allen, TX 75013-9701

Expert Fire Protection P.O. Box 501053 Indianapolis, IN 46250

First Internet Bank Of 9200 Keystone Crossing Indianapolis, IN 46240

Glenview State Bank 800 Waukegan Rd Glenview, IL 60025

GRCRB/Empire
Attn: Bankruptcy
Po Box 103104
Roswell, GA 30076

Hunter Crews/Unknown Tenants 522 W. Adams Street Unit 207 Muncie, IN 47305

Indiana American Water
P.O. Box 3027
Milwaukee, WI 53201-3027

Indiana Michigan Power PO BOX 371496 Pittsburgh, PA 15250

Jeff Taylor/Unknown Tenants 522 W. Adams Street Unit 302 Muncie, IN 47305

Jennifer Johnson/Unknown Tenants 522 W. Adams Street Unit 203 Muncie, IN 47305

Jones Locksmiths 221 N. Madison Street Muncie, IN 47305

Julia & Christopher McGee Unknown Tenants 522 W. Adams Street Unit 204 Muncie, IN 47305

Kevin Buchanan/Unknown Tenants 522 W. Adams Street Unit 309 Muncie, IN 47305

Kohls/Capital One N56 W 17000 Ridgewood Dr Menomonee Falls, WI 53051

Luciana Turner/Unknown Tenants 522 W. Adams Street Unit 104 Muncie, IN 47305

Marcus Johnson/Unknown Tenants 522 W. Adams Street Unit 209 Muncie, IN 47305

MB Financial Bank 6111 North River Road Des Plaines, IL 60018

Michael Blair/Unknown Tenants 522 W. Adams Street Unit 301 Muncie, IN 47305

Michael Corthen/Unknown Tenants 522 W. Adams Street Unit 205 Muncie, IN 47305

Muncie Sanitary District 300 N. High Street Muncie, IN 47305

Rector Suites, LLC 14541 South Knox Midlothian, IL 60445

Sarah D. Anderson/Unknown Tenants 522 W. Adams Street Unit 101 Muncie, IN 47305

Syncb/Toys "R" Us Attn: Bankruptcy Po Box 965004 Orlando, FL 32896

Synchrony Bank Attn: Bankruptcy Po Box 965060 Orlando, FL 32896

Synchrony Bank/ JC Penneys Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Synchrony Bank/Care Credit Attn: Bankruptcy Dept Po Box 965061 Orlando, FL 32896

Synchrony Bank/Walmart Attn: Bankruptcy Dept Po Box 965060 Orlando, FL 32896

Target Card Services Mail Stop NCB-0461 Minneapolis, MN 55440 Target
Attn: Bankruptcy Dept Target Card Servic
Po Box 9475
Minneapolis, MN 55440

The Cincinnati Insurance Company PO Box 145620 Cincinnati, OH 45250-5620

Toyota Financial Services Attn: Bankruptcy Po Box 8026 Cedar Rapids, IA 52409

TransUnion Consumer Solutions P.O. Box 2000 Chester, PA 19022-2002

Vectren Energy Delivery P.O. Box 6248 Indianapolis, IN 46206-6250

W. Lowe's Heating/Cooling 5455 S. County Road 475 E. Selma, IN 47383

Waste Management P.O. Box 4648 Carol Stream, IL 60197-4648

Wells Fargo Hm Mortgag 8480 Stagecoach Cir Frederick, MD 21701